

## Options for Insurance Coverage

- Medicare
- Medicaid
- State programs for children
- Commercial coverage

**Medicare** is a federally funded program for people age 65 and over, and people who are blind or disabled. **Medicaid** is a joint state and federally funded program for low-income households. There are many types of Medicaid plans. The plans, coverage and qualification requirements vary state to state.

**Commercial insurance** is obtained through a group health plan or an individual insurance plan.

### How do I qualify for these programs?

- **Medicare:** You must have worked enough units to qualify for Social Security Disability benefits.
- **Medicaid:** You must be indigent to qualify for this program. Medicaid pays medical costs for some people with low incomes and limited resources. Criteria for qualification vary in different states. For more information, contact your local (county) Department of Family and Children's Services.
- **Commercial insurance:** Coverage is provided either in a group plan through your employer or an individually purchased plans. Cost for individual plans depend on your medical history.

### What is a pre-existing condition?

A pre-existing condition is a medical condition or illness for which treatment has been or is currently being received. A pre-existing condition can exclude coverage by a commercial plan for at least one year and in some instances 2 years. Changing jobs frequently with a two-month gap of unemployment can pose a pre-existing condition on the insurance policy if COBRA is not obtained (see below). With a pre-existing medical condition, you will be responsible for any medical bills out-of-pocket until your pre-existing date has passed.

### What is Cobra?

If you become too ill to work or must leave your job for any reason, you may continue your employer health insurance coverage for 18-36 months. Cobra benefits are more expensive than group plan benefits. Maintaining continuous health insurance coverage is very important to avoid the pre-existing condition clause when obtaining a new policy. Note that Cobra benefits can be lost by not paying premiums on time.

### What is a high-risk pool?

The state of Georgia, for example, has special insurance coverage called a high-risk pool to provide coverage for people who cannot otherwise obtain health insurance coverage. Contact your State Insurance Commissioner's office for more information and an application for this product. Proof of coverage, without a break, for 2 months or more, may be required to qualify.

## Other options for Coverage

Insurance coverage through a spouse's employer (group plan or individual plan) is a good option. Pre-existing conditions do not apply if you can prove uninterrupted previous coverage.

### Creative ways to obtain and maintain insurance coverage

- Married couples with one too ill to work: The spouse able to work should seek employment with healthcare insurance in mind. In general, larger companies offer better benefits and more choices. Smaller companies often have higher premiums. Plan ahead if one spouse is facing disability.
- Adults under age 25: Many policies allow adults under age 25 to be covered on their parents' policy as long as they remain in school. Coverage ends on the 25<sup>th</sup> birthday. To avoid pre-existing condition clauses, planning must begin at the 24<sup>th</sup> birthday.

### Catastrophic Health Plans

Catastrophic health plans are intended only to pay major hospital and medical expenses. They do not cover routine visits, medications or emergency room visits. Deductibles are high with high maximum payments. These policies may be affordable for those who are relatively healthy and self-employed. Catastrophic health plans should also be considered for those facing long-term expensive medical care. Some commercial policies have an individual payout cap (of \$1,000,000, for instance). The catastrophic plan would kick-in when the cap is reached and the chosen deductible has been met.

### Supplemental/Medigap Insurance policies

Medigap insurance policies cover the 20% of costs Medicare does not cover. Some companies sell supplements policies to people with Medicare under age 65. Always verify and compare polices before purchasing.

### Insurance Resources

- Medicare 1-800-772-1213
- Medicaid: Department of Family and Children's Services in your county

### Medication resources

- Needymeds.com
- Pfizer.com
- Prescriptionassistance.com
- Medicare drug care 1-800-810-0552
- Rx Outreach 1-800-769-3880
- Pfizer share card 1-800-717-6005
- Partnership for prescription assistance 1-800-806-6036