

THE PLAIN DEALER

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Healthy Cleveland:

Unemployed often unaware of insurance options

by [Diane Suchetka](#)

DIANE SUCHETKA



If you're one of the millions of Americans who have lost a job over the past few years, you know how scary it is to lose your health insurance.

But listen to this:

Almost a third of the people who don't have medical coverage are eligible for free or reduced-cost health care from the government. And most don't know it. The Foundation for Health Coverage Education wants to change that. Phil Leberz founded the nonprofit several years ago after realizing that so many people had no idea they were missing out on government-funded health care. His Web site -- www.coverageforall.org -- explains what types of free coverage are available, who's eligible and how to apply. And it does it in simple language.

Go to the site, click on the state you live in and you'll find a list of your health-insurance options. In many cases, applications are there, too. So is a checklist that tells you which documents you need -- things such as birth certificates and payroll stubs -- in order to complete those applications. If you don't have a computer, you can still get the help.

The group's phone line 1-800-234-1317 is staffed 24 hours a day, seven days a week. And it's free.

The group also urges those who've lost jobs to follow this advice when looking for insurance:

1. Check into COBRA. Yes, it's the most expensive option. But if you have a pre-existing condition -- you've already been diagnosed with cancer,

for example -- it's probably a good one.

COBRA, which stands for Consolidated Omnibus Budget Reconciliation Act, allows workers to keep their former employer's health insurance. And you can't be turned down or charged more because of existing health problems.

One myth about COBRA is that workers only can buy coverage for 18 months. But in certain situations -- when someone becomes disabled, for example -- it can be continued for months after that.

To sign up for COBRA, you will need to check with your employer's human resources department. And remember: Once you refuse it, you can't get it, so don't turn it down until you've been approved for private health insurance. Another key point to remember is that you don't have to sign up the entire family for COBRA. You can use it just for a family member with a pre-existing condition.

For more information, go to www.COBRAlearning.com, check with your former employer or call the Ohio Department of Insurance at 1-800-686-1526.

2. Look into catastrophic coverage with a high-deductible. If you're healthy, this is a good option. It pays for accident or illness but only after you pay the first \$1,000, \$2,500 or \$5,000, for example. With the exception of three states --

Massachusetts, New York and Vermont -- you can obtain this coverage for anywhere from \$50 to \$150 a month. For a list of insurance brokers near you, go to

www.nahu.org.

3. Check out state-funded coverage for families and children. In Ohio, a family of four that earns up to \$42,408 a year could qualify for Healthy Start, the state's coverage for children. A family of four making up to \$19,080 can qualify for the family coverage called Healthy Families.

For more information about these programs, call the Ohio Medicaid Consumer Hotline at 1-800-324-8680 or go to

jfs.ohio.gov/OHP/consumer.stm.

4. If you're pregnant, you may qualify for Healthy Start, which provides coverage based on income. To qualify, a family of four -- this includes the unborn baby -- must earn less than \$42,408 a year. Healthy Start covers the mother before, during and after the birth of her baby.

Find more information on this option by calling 1-800-324-8680 or going to jfs.ohio.gov/OHP/consumer.stm.

"Find out what programs you're eligible for, go to the Web site, call us up and talk to us live, find out what your options are," says Ankeny Minoux, president of the Foundation for Health Coverage Education. "You're not stuck. There are options out there."