

Health Care Options Offered For Jobless

Dear Action Line: I've recently lost my job and my group health care coverage. Faced with paying the mighty cost of COBRA health care, I ask you to provide suggestions on how to get health-care insurance for less than an arm and a leg. -- M.T., Tulsa.

Foundation for Health Coverage Education: As the worsening economy takes jobs, the unemployed find it difficult to provide health coverage for their families. The nonprofit Foundation for Health Coverage Education (tulsaworld.com/HCE) helps 14 million Americans eligible for no-cost or low-cost state and federal plans find coverage. Contact the foundation at (800) 238-1317 or e-mail fhceingo@coverageforall.org.

The partnerships involve health insurance from such groups as Blue Cross Blue Shield -- e-mail tulsaworld.com/BCBS, or in Tulsa call 560-3500, or write Blue Cross and Blue Shield of Oklahoma, P.O. Box 3283, Tulsa, OK 74102-3283; and eHealth Insurance -- e-mail tulsaworld.com/eHI, or call (800) 977-8860, or for individuals or families, write Customer Care Center, 11919 Foundation Place, Gold River, CA 95670.

Uninsured Help Line: For individuals, families and small businesses (50 or fewer employees), contact the U.S. Uninsured Help Line at (800) 234-1317, visit tulsaworld.com/NAHU , or write to National Association

of Health Underwriters, 2000 N. 14th Street Ste. 450, Arlington, VA 22201, or e-mail info@nahu.org. The association began in 1930 following the first recorded plan of modern-day group medical expense coverage. Also contact the Oklahoma State Association of Health Underwriters at tulsaworld.com/OSAHU .

Oklahoma Health Care Options Matrix: This NAHU brochure is the only handheld guide available outlining Oklahoma's public and private health care choices for individuals and groups in almost every demographic profile (low-income individuals to veterans, etc.). It lists phone numbers and Web sites and is an ideal

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tool for professionals and consumer who have basic knowledge of health insurance but need a quick-reference format -- tulsaworld.com/OHCOMatrix .

Oklahoma High Risk Pool: This is for people who have been rejected by two insurance companies for similar coverage or who have been diagnosed with one of 13 medical problems (from cancer to chronic renal failure). See tulsaworld.com/OKhighRisk for details and an application form, or call (877) 793-6477.

Sooner Care Health Benefits Plan: For details on this Medicaid plan for low-income individuals and families, see tulsaworld.com/SoonerCare or call SoonerCare Helpline at (800) 987-7767 or TDD/TTY (800) 757-5979.

Health Insurance Eligibility Quiz: Visit tulsaworld.com/HealthInsQuiz and answer five simple questions about your household and receive a customized profile of all public and private health plans your family members might qualify for. Included is a list of phone numbers and Web sites for all plans and a section on locating financial benefits and health benefits.