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Laid Off? Non-Profit Offers Health Insurance Help



SACRAMENTO, CA - The numbers are grim. One in 10 Californians are struggling with unemployment. About seven million people in the state don't have health insurance.

State Insurance Commissioner Steve Poizner said Wednesday that the number of uninsured is on the rise. "A lot of people depend on their employer for health insurance," he said. "So when they become unemployed it puts the whole family at risk."

Poizner said many uninsured people don't realize they are eligible for low-cost or no-cost health insurance.

The Foundation for Health Coverage Education (FHCE), which was founded in California, is a non-profit that aims to decrease the number of uninsured people in California and across the United States.

"Of the seven million uninsured (in California), about 2.1 million are actually eligible for some form of subsidized or free health coverage in California but they're not signed up," said FHCE founder Phil Lebherz.

The FHCE has created a Web site that helps people navigate the health insurance system and determine if they are eligible for aid.

"We have every plan, every avenue for getting health insurance on our Web site," said Lebherz. "If you go on our site and answer five questions we can get you started."

"Our site doesn't just give them information," said Lebherz. "If they find out they're eligible for a program it prints off the application, and then it prints a list of things they need to take with them lets say down to where the sign up for MediCal for instance."

Poizner said the FHCE is just one way people can get help.

"The new stimulus packaged that was just passed by Congress and signed by President Obama in February actually provides help to folks to pay for **COBRA**," said Poizner. "It, in some cases, can subsidize up to 65 percent of the cost of Cobra for nine months."

The California Department of Insurance has set up a hotline 1 (800) 927-HELP.

The FHCE Help Line is 1 (800) 234-1317.

To get on the FHCE Web site [click here](#).