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Commissioner Poizner Highlights Health Insurance Options, Resources for Unemployed Californians

With 1 in 10 Californians grappling with unemployment and Sacramento's unemployment rate at 10.4 percent, Insurance Commissioner Steve Poizner today highlighted the Foundation for Health Coverage Education (FHCE) Coverageforall.org Web site, a resource for those who may have lost their health insurance due to the tough economic times.

The event held at the State Capitol is the second in a series of events Commissioner Poizner is holding to inform the public of their health care options during the recession.

"In the first month of the year, nearly 80,000 Californians lost their jobs and with that, their health insurance," said Commissioner Poizner. "The census bureau estimates that nearly 1 out of 5 Californians lacked health insurance at one time or another during the last 12 months. There are resources out there, both public and private, that can help people who don't have health insurance and want to know what their options are. One of those resources is Foundation for Health Coverage Education's coverageforall.org, where people can go to find out what's available for them given their particular situation."

FHCE operates a U.S. Uninsured Help Line at 800-23... as a resource in addition to the Web site. The Web site and hotline are designed to provide access to hundreds of state and federal programs. The nonprofit organization currently provides access to 175 public healthcare program applications online, allowing Americans seeking government-sponsored health coverage to apply for the programs that best meet their needs.

"A lot of people don't know these programs exist. What we are doing is making it easier for people in need to access all of their local and

statewide options," said Phil Lebherz, founder of the nonprofit organization.

FHCE is a non-profit 501 (c) 3 organization with a mission to help simplify public and private health insurance eligibility information. In addition to its U.S. Uninsured Help Line (800) 234-1317 and website www.coverageforall.org, FHCE offers free consumer guides such as the Health Care Options Matrix available for all 50 states.

The insurance commissioner oversees PPOs and the individual health care market, but unlike auto and homeowners insurance, does not approve health insurance rates.

Commissioner Poizner has worked hard to protect consumers in the health care market. Since taking office, he has restored health insurance coverage to nearly 4,000 consumers whose policies had been illegally rescinded, in addition to establishing significant reforms to prevent future illegal rescissions for 85 percent of policyholders in the individual health insurance marketplace.

- In December 2008, Blue Shield agreed to restore health coverage for almost 700 consumers whose insurance coverage had been rescinded. Future use of third party review was also secured in addition to significant changes in the underwriting process.

- In September 2008, Health Net agreed to restore health coverage for nearly 1,000 consumers whose insurance coverage had been rescinded.

- In January 2008, Commissioner Poizner announced an action against PacifiCare Life and Health Insurance Company, a wholly owned subsidiary of United Health Group, in response to tens of thousands of alleged claims handling violations.