

No health insurance? There is help!



By Kimberly Coleman

I think that the following guest post has some useful information...

In these tough economic times, when many people worry about taking a pay cut or losing a job, one of life's biggest fears is being without health insurance. If you can't take care of your family's health, you could find that a minor illness could turn into a major medical and financial disaster.

More than 40 million Americans currently don't have health insurance. And a recent study found that one out of every three Americans has been without insurance at some time over the past two years.

So, what can you do if your health insurance suddenly goes away? In New York, there are a wide variety of public and private programs available to people who need insurance. And even though sorting through all the options to find the right one isn't always easy, you can start the process with a visit to the Internet and a few phone calls.

For people who've recently lost their jobs or employer-sponsored health insurance, one of the best options often is a federally-sponsored program known by the acronym COBRA. This program enables laid-off workers to get health insurance through their former employers by paying for it themselves.

COBRA traditionally has been expensive, but for many people it's just gotten a lot cheaper. The economic stimulus package recently approved by President Obama and Congress pays 65% of the cost of COBRA for eligible individuals for up to nine months for anyone who has involuntarily

lost a job since September 1, 2008 and has an annual family income under \$250,000. Although COBRA does not apply to employer groups of fewer than 20 employees, the New York continuation of coverage program, sometimes called mini-COBRA, applies.

If COBRA is not available to you, individuals can buy commercial health insurance plans that are tailored to them, rather than businesses. The costs and levels of coverage vary widely, and there can be restrictions based on previously existing medical conditions. The New York State Insurance Department provides guidance on health insurance options. To learn more about these health insurance options please visit the web site at www.ins.state.ny.us or call 1-800-342-3736.

There are also a number of publicly funded healthcare programs open to New Yorkers who have low or limited incomes. These programs offer extensive health coverage at little or no cost.

For adults and children with limited financial resources, New York State's Medicaid program provides a full range of medical benefits, including prescription drugs. For information about the Medicaid program and its eligibility criteria, visit the web site at www.nyhealth.gov/health_care/medicaid/ or call 1-877-472-8411.

Child Health Plus is a program run by the New York State Department of Health. The program provides free or low cost insurance coverage to children who are New York State residents and under the age of 19 and whose families meet the program's income guidelines. You can obtain information about the Child Health Plus program and its eligibility criteria via its web site at www.nyhealth.gov/nysdoh/chplus/

or call 1-800-698-4KIDS (1-800-698-4543).

New York State's Family Health Plus program provides coverage for adults aged 19 to 64 who meet certain income requirements. For more information on the Family Health Plus program and its requirements, please call 1-877-9FHPLUS (1-877-934-7587) or visit the web site at www.health.state.ny.us/nysdoh/fhplus/.

Some programs are designed to meet the special health needs of people at every stage of life. The State has initiatives that help pregnant women get prenatal care and new mothers get the right food for their babies. Other programs help the frail elderly avoid living in nursing facilities by getting the medical and support services they need at home.

If the job of figuring out the best option for you seems overwhelming, there are plenty of places to go for help.

To get a quick overview of what's available and answer some basic questions about your individual situation, the Foundation for Health Coverage Education has a web site, www.coverageforall.org, that summarizes the types of insurance you can get in all 50 states, including New York. You can also get your questions answered at any time, day or night, through the Foundation's U.S. Uninsured Help Line: 800-234-1317. Healthy New York is another resource that can assist you with your health insurance needs. Please visit its web site at www.healthyny.com or call 1-866-HEALTHY-NY.

Don't wait. A visit to the Internet or a simple phone call could be your key to a better life and better health.