

CELEBRATING OUR 20<sup>TH</sup> YEAR

JUNE 2009

# siparent

STATEN ISLAND'S FAMILY MAGAZINE SINCE 1989

## WIN TICKETS TO

- Jonas Brothers
- Medieval Times
- Keansburg
- Sesame Place

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## Happy Father's Day

## Summer Fun

## How to Handle PRESCHOOL BULLIES

[www.siparent.com](http://www.siparent.com)



# LAI-OFF?

## *3 Ways to Reduce Your Health Coverage Costs*

If you've recently been laid-off and are worried about how you will be able to keep up your monthly health insurance premiums, the nonprofit Foundation for Health Coverage Education has created three options to help you review your health care budget.

Understanding your family's coverage options means reviewing the new COBRA eligibility rules, checking on eligibility for public programs for your children and visiting websites for organizations that help lower drug costs. Combined, these programs could save a family of 4 up to 75% a month. That will go a long way to relieving budget worries until you become covered again under a new employer's insurance plan.

### **1. Reducing Premium Costs for Continued Employer - based Group Health Coverage**

The February stimulus package has given recently unemployed workers new options for making COBRA payments more affordable. Under federal law, businesses with 20 or more employees are required to provide involuntarily terminated employees continuation of group health coverage. If you were involuntarily terminated from September 1, 2008 through the end of 2009 and were previously insured, you are eligible for government assistance to pay your premiums. The federal government covers 65% of the cost of continuing your health insurance up to 9 months, leaving only 35% of the original premium to be paid by you. With COBRA premiums for family coverage averaging \$1,200 a month, that's a savings of \$780.

### **2. Comprehensive Children's Insurance You May Qualify For Now**

Did you know that in many states a family of four can make up to \$66,000 annually and still qualify for government sponsored comprehensive health coverage for their children? FHCE has made it easier for you to see if you qualify. Simply sign on to [www.coverageforall.org](http://www.coverageforall.org), for information about public programs for all 50 states and more than 174 government applications. Then take the 5 Question Eligibility Quiz to see if your family qualifies. For those who prefer live, one on one help, the U.S. Uninsured Help Line (8002341317) provides 24/7 multilingual information specialists who can walk you through the Quiz. The answers will determine your eligibility status and lead you to a program. For children under 19, monthly premiums will cost \$710 per child per month,

as opposed to private insurance, for families who qualify.

### **3. Saving Money On Name Brand Pharmaceuticals**

You can save money on name brand medicines by checking your eligibility to qualify for lower drug prices. Visit pharmaceutical manufacturers' sites for specific medications or disease association and patient advocacy sites for information. Nexium for heartburn is \$193 per month, on average, but when qualifying for programs at [www.needymeds.org](http://www.needymeds.org), depending on your income, you could pay between \$1525 for a 30 day supply.

*Other useful websites include:*

- Together Rx Access, [www.togetherrxaccess.com](http://www.togetherrxaccess.com) (8004444106) is a discount drug card that is accepted by many pharmacies and issued by several drug companies.
- RxAssist, [www.rxassist.org](http://www.rxassist.org) (4017293284) offers information about assistance programs with links to programs or help via their phone line.
- Partnership for Prescription Assistance, [www.pparx.org](http://www.pparx.org) (8884772669) is sponsored by the pharmaceutical manufacturers' trade association, PhRMA, and provides information for various drug programs.

By Phil Lebherz, Executive Director/Founder of the Foundation for Health Coverage Education. The fear of losing health coverage in today's economy is real but shouldn't be overwhelming. If you need help investigating your family's health costs options, visit [www.coverageforall.org](http://www.coverageforall.org) or call the U.S. Uninsured Help Line at 8002341317.

