

Florida Health Insurance Blog

All the news about Florida health insurance and the companies that provide it
that is fit to print

September 13, 2009

Florida Health Insurance News

[Florida Health Insurance Resources](#)

Florida health Insurance Bible and Resource Guide For Brokers, Uninsured and anyone in the Tricounty area

South Florida Guide to Getting Health Coverage When You Lose Your Job or Benefits

I have this page here for permanent linkage it will even make its way on to the main page one day when time permits me to do it, as it is useful to me, my brokers, and to everyone in South Florida that has lost coverage or can't afford, or has gotten ill, I don't care what it is if you can't get health coverage you need to go through these contacts. This is the most important thing I will ever do on the internet and my entire life has led up to this post. Thanks Mom!

First call us at EHealthInsurance.com at 888.803.5917 we will give you free advice and not charge you a penny even when you decide to go with a free plan, or we have to do a two man group, but you had better call us when the economy improves or refer us to your friends because I know how to work computers and will spam your parents, friends, and family with pictures of you photo-shopped into an ugly religious ceremony. We also represent, and I am not fibbing here every company in Florida through our brokerage. I don't have to list them all here but I will because I think its relevant and I like long run on sentences. Aetna, Avmed, Cigna, Coventry, Blue Cross Blue Shield, Vista, United, Humana, and wait that is it actually.

Secondly if you can get an individual plan it is usually a good bet, as it is guaranteed to not go away until the day you can't afford it anymore, or you turn 65, or Barack Obama makes us all sharecroppers with health benefits and 401k plans already paid up, and he comes over and takes care of the kids so you and the wife can finally go out to that nice Greek place

in Boca that your parents keep talking about. Go ask your wife (or ex-wife) if you can go on her plan at work: If you can't get individual health coverage this is the way to go and shame on you for not thinking of it!

COBRA: The federal Consolidated Omnibus Budget Reconciliation Act requires employers to let laid off workers and their families stay on the company plan for 18 months after they leave, with no denials for pre-existing conditions. Now 36 monthes with nothing else to buy ever!

Cobra can be a great option if you are over 55 as usually the price is reasonable as COBRA is an average premium from your old company so you probably are paying the same price as those nitwits with the Scions and the skateboards and the fancy cellphones that are giving you migraines. HOWEVER, it ends and then what? That's when they come crying to EHealthInsurance.com and beg us to do something and we can but it is usually very expensive and will make you wish you had gotten an individual plan as that cannot be taken away or end and is bound to not go up based on what your expenses are.

Individual policies: The best option when purchased with EHealthInsurance.com, but as with all options this also has inherent risks as well, and can be more costly then group in certain demographics . Healthy people should always go for this, as should business owners, and dog breeders. This is what we do and we are so good at it that you will actually cry with joy. We have an option for every situation so don't be afraid to call us we will get you coverage and you might be surprised by how affordable it is.

Self-employment: If you plan to start your own business with a partner or employee, you can save by buying group coverage with as few as two people. We make almost no commission on

this and hate it, but we will do it because we love you. This makes more sense as your business grows.

Government: One-third of the uninsured qualify for government coverage but don't know it, so call us and we will tell you this on the phone.

Florida Medicaid: The state-federal program covers children from families with income less than the federal poverty level (\$21,204 per year for a family of four), higher for those under age 5. But parents qualify only up to 21 percent of the poverty level and childless adults get no coverage. fdhc.state.fl.us/Medicaid or for eligibility, 866-762-2237.

Pregnant women: Medicaid covers them with incomes up to 185 percent of the poverty level (\$39,228 per year for a family of four). Florida KidCare: Under a series of state-sponsored programs for children, most families pay no more than \$15 to \$20 per month total. Those with higher incomes pay market price but at a big discount. floridakidcare.org or 888-540-5437.

Broward County hospital districts: Tax-supported district hospitals and clinics offer full care for free or at deep discounts for the uninsured. Waits for care can be longer than normal. District officials said their programs may appeal to higher-income uninsured people, because even full prices are discounted.

North Broward Hospital District: browardhealth.org or 954-759-7400.

South Broward Hospital District: mhs.net or 954-987-2000.

Health Care District of Palm Beach County: The tax-backed district's Vita Health covers the uninsured making up to 300 percent of the poverty level (\$63,612 per year for a family of four). Premiums are \$25 to \$100 per month per person. vitahealth.org or 866-930-0035.

Florida "high-risk pool:" Covers people too sick to get coverage elsewhere, but the state stopped taking new members years ago because of high costs. Some advocates would like the state to reopen the pool because of the down economy, but there's been no move to do so. Its over Johnny.

County health department: Clinics for the uninsured. An adult dental clinic just opened at Broward College in Davie, with free or low-cost care. Broward County: browardchd.org or 954-467-4700. Palm Beach County: pbchd.org or 561-840-4500. At least get your physical, so you know ahead of time what operation you needed when you die.

Cover Florida: Private insurers offer low-cost, bare-bones policies through this new state program. Coverage for doctor visits and/or hospital care is bare-bones only. Even so, they keep people covered so their next insurer cannot deny pre-existing conditions. CoverFloridaHealthCare.com or 850-922-3809. This plan is a funny joke, and is what national health care will resemble should it ever pass. \$200,000 is the total benefit, I spend that on one collagen implant.

Federally qualified health centers: Typically small, these nonprofit clinics target the uninsured with no other options. findahealthcenter.hrsa.gov