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Family Health

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## Many More Americans Now Eligible for Free Healthcare Under Latest Poverty Guidelines



(HealthNewsDigest.com) - San Jose, Calif. – America's uninsured and

working poor looking to qualify for public health programs got an economic assist this month as the 2008 Federal Poverty Level (FPL) guidelines were increased by the federal government. The end result is an increase in the number of citizens who can qualify for free or low cost government health insurance, according to the Foundation for Health Coverage Education (FHCE).

County, state and federal sponsored health coverage programs set eligibility requirements based on the FPL guidelines that are updated every year. The following is a sample range of how the increase impacts programs in different states.

- New Hampshire - The income ceiling for a family of four for the Healthy Kids program increased from \$82,600 to \$84,800 at 400% of the FPL

- New York - The income level for a family of four qualifying for Child Health Plus increased from \$51,625 to \$53,000 a year at 250% of the FPL

- California - The income level for a family of 3 qualifying for Aid to

Mothers and Infants (married, pregnant woman) at 300% of the FPL increased from \$51,510 to \$52,800

“It’s important to get the word out about these increases because nearly 33% of the 47 million uninsured in America are eligible for government-sponsored health insurance but aren’t signed up,” said Phil Lebherz, founder of FHCE. Charged with the mission of educating Americans about their public and private insurance options, the organization works on a daily basis through its free U.S. Uninsured Help Line (1-800-234-1317) to help get people enrolled in public program offerings.

The number of individuals designated as “poor” has increased approximately 10% over the last decade. National poverty data are calculated using the official Census definition of poverty. Under this definition, poverty is determined by comparing pretax cash income with the poverty threshold, which adjusts for family size and composition. In 2007, according to the official measure, more than 36.5 million people, about 12.5 percent of the total U.S. population, lived in poverty.

Lebherz and healthcare advocates believe that many people are simply unaware of these benefits, or are unsure how to sign up. Through FHCE’s

website – [www.coverageforall.org](http://www.coverageforall.org) – information on available coverage, eligibility, monthly cost and public program applications for all 50 states are available. The move to an Internet-based application process is an effort to help solve a serious problem that experts believe factors into why such a high percentage of the country’s uninsured are not availing themselves of the current government assistance programs.

The organization’s “Coverage For All” campaign tools include the following:

The free U.S. Uninsured Help Line (1-800-234-1317) provides live, one-on-one assistance and is staffed 24/7 with friendly information specialists and interpreters who speak multiple languages, provide basic screening for both public and private health coverage, help callers identify their potential options and connect them to health coverage representatives to sign up for coverage.

The 5-Question Eligibility Quiz online tool at [www.coverageforall.org](http://www.coverageforall.org) provides visitors with a customized profile of all public and private health coverage options in the U.S. for which family members may qualify.

The Health Care Options Matrix (available for all 50 states) outlines public and private health coverage options, including type of coverage, eligibility, and monthly costs. The brochure is also useful for front-line workers helping the uninsured find coverage, such as social workers or health care professionals, and can be downloaded by going to [www.coverageforall.org](http://www.coverageforall.org).

Through a sustained partnership with Blue Cross of California Foundation, FHCE has become a resource in making quality health care accessible to all. “The programs to help so many people are available today,” said Leberz. “We need to do all we can to ensure that people who are eligible know how to determine if they are covered and that we make applying for coverage simple and fast.”

The Foundation for Health Coverage Education (FHCE) is a non-profit 501(c)3 public organization based in San Jose, California. For more information visit their website at [www.coverageforall.org](http://www.coverageforall.org).

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