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Coverage for all through education
US Uninsured Help Line—Call 800.234.1317

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Health Insurance Eligibility Tool

Answer five simple questions about your household and instantly receive a customized profile with:

- All the public and private health plans for which family members in your household may qualify.*
- A quick reference list of phone numbers and websites for all plans.
- A special resource section on locating financial benefits and free or low-cost health benefits.

Health Care Options Matrix™ Guide

Print or download [your state's FREE quick-reference guide](#) to public and private health care options

Ineligible? Don't Be So Sure

By MICHAEL S. GERBEK
Special to *The Washington Post*

Uninsured Washington area residents shopping for health coverage — or convinced they have to go without — have a new tool to help them assess the options available to them. A Web site first developed for California by the nonprofit Foundation for Health Coverage Education now includes information specific to all 50 states and the District. The same information is available via a toll-free hotline for people using a phone rather than a computer.

While the information on the site isn't new — several consumer groups have compiled essentially the same facts — its interactive format lets users shortcut through complexities to personalized options much more quickly and easily. The foundation, funded largely by the insurance industry, argues that the oft-cited figure of 43 million uninsured Americans includes many people who don't know of the choices available to them.

Once a user identifies his state of residence, both the Web site and phone line use five simple questions to gauge a person's eligibility for public and private health plans open to those not covered by employers.

For example, if you report that you and your teenage son live in Washington, have no insurance and have a monthly income of \$2,000, one plan you'll hear about will be the DC Healthy Families initiative, which provides health insurance to low-income children and their parents. The Web site also provides links to printable applications for many plans and phone numbers for insurers and government agencies.

Consumer advocates for the uninsured said they

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Aiming for More Enrollment

INSURANCE, *From FI*

welcome any additional tools that could help people find insurance.

"It's a useful Web site, and I think it will help people locate sources of insurance," said Kathleen Stoll, director of health policy for Families USA, a Washington-based health advocacy group. But, she added, many people will still find the search daunting because "the eligibility levels [for public health plans] are very complicated."

Families USA, along with other organizations, offers a link on its Web site to a booklet containing similar information. But users of its site must leaf through many pages to find those that fit their situation.

The foundation's system uses a matrix of answers to its five questions on such matters as household income, employment situation and previous health conditions to personalize its guidance. Advice is also state-specific. So Maryland residents might learn about MCHP, the Maryland Children's Health Program, which uses state and federal funds to insure low-income children, while Virginia residents might be referred to the State's "high risk pool," a privately run plan for individuals not eligible for other insurance.

The matrix is the brainchild of Phil Leberherz, a California insurance executive who says he became frustrated several years ago when he came across people who did not qualify for the plans he was selling. He cited a dishwasher, for example, working at a restaurant that paid for its employees' insurance but not their children's.

"I felt like, to complete the job, I should help that guy get his kids covered," said Leberherz, who decided to create the foundation.

He first prepared pamphlets, then launched the Web site and phone line. After several years of catering solely to California residents, the help line and Web site went national this year. Leberherz said the hotline can assist callers in more than 50 languages.

The group's biggest financial supporter has been the Blue Cross of California Foundation. There's no preference given to insurance companies that donate, Leberherz said. Their motivation, he said, is to ensure that the uninsured population doesn't get so large that the government starts insuring everyone — and takes away their business.

When a caller or a visitor to the Web site doesn't qualify for a public insurance plan, Leberherz said, the foundation can refer him or her to a network of brokers who sell private plans.

But the main goal is to sign people up for programs for which they didn't know they qualified. Leberherz argues that the number of uninsurable Americans is much lower than 43 million.

"About 14 million are eligible for publicly sponsored programs but not signed up," he said. He also says several million uninsured Americans are eligible for coverage under a federal law known as COBRA, which allows you to stay in an employer's plan after leaving your job; (This option often requires the consumer to pay much higher premiums.)

Although Stoll questions some of Leberherz's figures, she agrees that many children are not receiving coverage for which they are eligible.

"Your kids could be eligible, and you're thinking they're not because you have tried to apply yourself," Stoll said. "We need to do a better job to make it easy and simple." •

CASE STUDY

People who feel they can't afford or are ineligible for health insurance can test those assumptions by answering five questions online at www.coverageforall.org or by responding here and then calling 800-234-1317 to review the answers with staffers from the nonprofit Foundation for Health Coverage Education.

Here's how one person might have answered. See below for a summary of the advice these replies would have generated:

Question #1 – Do any of these circumstances apply to you?

- Had company-sponsored insurance within the last 63 days
- Could be turned down for health insurance because of a health condition
- Lost your insurance due to fraud or failure to pay your monthly premium
- Work at least 20 hours per week as an employee or business owner
- You are uninsured
- You receive SSI or TAA

Question #2 – Which of these describes you?

- American Indian
- Child
- Parent of dependent child living in household (or full-time student in college)
- Senior
- Undocumented Immigrant
- Veteran
- Woman

Question #3 – How many people are in your household, and what is your household income?

Family Size:

- 1
- 2
- 3
- 4

Annual Income:

- \$0- \$25,525
- \$25,526-\$34,225
- \$34,226-\$42,925
- \$42,926- and above

Question #4 – How old are you?

- 0 to 18 years
- 19 to 39 years
- 40 to 64 years
- 65 and over

Question #5 – Do you have any special health conditions?

- Pregnant
- Serious medical conditions or disabilities (physical or mental)
- Chronic illness or genetic disorder
- Cancer, Hyper-alimentation, Kidney Dialysis
- AIDS/HIV

1. Coverage under COBRA (the Consolidated Omnibus Budget Reconciliation Act), the federal law that extends eligibility for your existing group health insurance for up to three years after you lose your job. (COBRA can be expensive, as much as 150 percent of the group health rate.)

2. Coverage under HIPAA (Health Insurance Portability and Accountability Act), the federal law that lets you buy your own insurance after COBRA runs out.

3. Individual plans in your state. (Serious medical conditions may make you ineligible.)

4. Medicaid (unless you earn too much).