

Inadequate information prevents African Americans from getting health coverage

Los Angeles - The Foundation for Health Coverage Education (FHCE) is launching an educational campaign to promote awareness in African American communities about the numerous resources and options available for individuals to receive health care coverage. FHCE is a non-profit organization whose main goal is to provide the uninsured with the information needed to obtain health insurance.

African Americans are the second largest uninsured group in the United States, and FHCE seeks to provide the uninsured African American population the right tools necessary to receive good quality health care coverage. According to Executive Director Phil Lebherz, "A surprising fact is that majority of uninsured African Americans are eligible for public and private health coverage, but are not enrolled."

FHCE believes that access to quality health care will go a long way to reduce the disparities in the quality of health care African Americans receive when compared to their white counterparts. According to statistics gathered by various health institutions, there were 7.7 million uninsured African Americans in the United States as of 2006. Among African American working families, only 49 percent have employer-sponsored health insurance, a percentage relatively low compared to that of whites at 62 percent. Of the 7.7 million uninsured African Americans, a staggering 1.6 million are children.

For most uninsured African Americans, lack of information impedes them from getting the type of health care they really need. "Making sure the uninsured are aware of their eligibility for health coverage is one of the topmost priorities of FHCE," added Lebherz. The mission of the organization is to simplify public and private health insurance eligibility information in order to help more people access coverage.

FHCE offers unique services to help uninsured African Americans find health coverage in their communities.

- The Health Coverage Eligibility Tool: This is an interactive web program that generates a customized profile with all public and health plans for which individuals may qualify, along with resource section on finding financial benefits and free or low cost health benefits.
- The U.S Uninsured Help Line: A phone service available 24 hours, seven days a week to help find special resources pertaining to a caller's unique health insurance eligibility situation. To speak to a live operator call 800-234-1317
- Health Care Options Matrix: A hand-held guide that outlines each state's public and private health coverage choices for individuals and groups in almost every demographic profile as well as offering a reference list of phone numbers and website.

There are many benefits African Americans can enjoy by making use of the resources made available by FHCE. Access to quality health care, low cost or free health care, personalized coverage, subsidized prescriptions, and a usual source of care are few of the benefits that come with participating in FHCE programs.

Lebherz emphasizes, "It is necessary to understand the importance of health insurance. A lot of African Americans avoid searching for health coverage because they believe they cannot afford it, but the truth of the matter is that one cannot afford not to live without health insurance."

Through a sustained partnership with Blue Cross of California Foundation, FHCE will continue to be a resource in making quality health care accessible to all. "Knowing that there is available health coverage in place whenever the need arises comes with peace of mind," says Lebherz.

For more information on FHCE and its services, please visit www.coverageforall.org or call 800-234-1317.