

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						
	Small Businesses (2-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Children & Families	Moderate Income Children & Families	Adults with Chronic Medical Conditions	Native American Indians	Seniors & Disabled	Trade Dislocated Workers (TAA Recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Alaska Association of Health Underwriters www.alaskaahu.org</p>	<p>COBRA Then convert to a plan under:</p> <p>HIPAA Health Insurance Portability & Accountability Act 866-487-2365 www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Alaska Association of Health Underwriters www.alaskaahu.org</p>	<p>Alaska Comprehensive Health Insurance Association (ACHIA) 888-290-0616 www.achia.com</p> <p>Pre-Existing Condition Insurance Plan (PCIP) Federal program run by the ACHIA 877-505-0510 www.PCIP.gov www.achia.com/ACHIA-FED/</p>	<p>Medicaid 907-465-3347 800-780-9972 www.hss.state.ak.us (Search: Medicaid)</p>	<p>Denali Kid Care Toll Free Outside Anchorage 888-318-8890 Anchorage Area 907-269-6529 www.hss.state.ak.us (Search: Denali Kid Care)</p>	<p>Chronic and Acute Medical Assistance (CAMA) 800-780-9972 www.hss.state.ak.us (Search: CAMA)</p> <p>Or contact the Division of Public Assistance office nearest you or the fee agent in your community.</p>	<p>Indian Health Services (IHS) (Alaska Area) 907-729-3686 www.ihs.gov (Search: Alaska)</p> <p>For eligibility information visit: www.ihs.gov (Search: Eligibility)</p>	<p>Medicare 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p>	<p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p>
Coverage	<p>There is a 6-month look-back/12-month exclusionary period for pre-existing conditions if enrollee had no prior coverage, or if prior coverage had a break of more than 63 days.</p> <p>Group coverage as selected by employer with a variety of plan designs available.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: Coverage available for 18–36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p>HIPAA: Benefits are based on program selected. There is no expiration of coverage.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted deductible and plan design options for selection.</p> <p>There are no limits to look-back and exclusionary periods for pre-existing conditions.</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>ACHIA: Offers 6 different comprehensive PPO plans with different deductibles. Offers one traditional non-PPO plan paying 80% of the allowed charges after the \$1,000 annual deductible is satisfied. After deductible and out-of-pocket maximum have been satisfied, ACHIA will pay claims at 100%.</p> <p>PCIP: Inpatient and outpatient hospital services, physician services, prescription drugs, skilled nursing, home health, hospice, chemotherapy, anesthesia, prosthesis, durable medical equipment, x-rays and laboratory services, oral surgery, physical therapy, substance abuse treatment, mental health services, ambulance, maternity, PKU formula, Pap smear and mammograms.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient hospital services, Mental health and substance abuse care, Rural health clinics, Nurse, Midwife, Dentist, Optometrist, Physician care, Prescription drugs, Physical therapy, Medical equipment and devices (prosthetics, eyeglasses, dentures, etc.), Preventive care and diagnostic services, Family planning, Labs and x-rays, Home health services (such as nursing services, home health aides).</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Prevention and treatment services such as: Doctor's visits, Check-ups and screenings, Vision exams and eyeglasses, Dental checkups, Cleanings and fillings, Hearing tests and Hearing aids, Speech therapy, Physical and Mental health therapy, Substance abuse treatment, Chiropractic care, Foot doctor's services, Hospital care, Laboratory tests, Prescriptions, and Medical transportation.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Prescription drugs and medical supplies, limited to 3 prescriptions per month and no more than a 30-day supply of any drug.</p> <p>Physician services which are directly related to the medical condition that qualifies you for CAMA.</p> <p>Chemotherapy and radiation services for a recipient with cancer requiring chemotherapy, if provided in an outpatient setting.</p> <p>Outpatient laboratory and x-ray services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>IHS services are provided directly and through tribally-contracted and operated health programs. From private care sources, tribal health programs purchase services for Native American patients in areas where IHS facilities or services are not readily available.</p> <p>IHS-funded, tribally-managed hospitals are located in Anchorage, Barrow, Bethel, Dillingham, Kotzebue, Nome and Sitka. There are 37 tribal health centers, 166 tribal community health aide clinics and five residential substance abuse treatment centers.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers Part A, inpatient care in hospitals and rehabilitative centers; Part B, doctor and some preventive services and outpatient care; Part C allows Medicare benefits through private insurance (Medicare Advantage); Part C includes Parts A, B, and C not covered by Medicare. Part D covers prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient care (lab tests, x-rays, etc.), Doctor visits, Preventive and major medical care (surgery, physical therapy, Durable medical equipment, etc.), Mental health and substance abuse care, and Prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2–50.</p> <p>Eligible employees must work at least 30 hours a week.</p> <p>Owner can count as an employee. Proprietor name on license must draw wages.</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: Available for employees who work for businesses with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>HIPAA: Must have had 18 months of continuous coverage and completely exhausted COBRA or state continuation coverage. Must not have lost coverage due to fraud or non-payment of premiums. You have 63 days to enroll in a HIPAA-eligible plan.</p>	<p>Eligibility is subject to medical underwriting.</p> <p>If you are denied coverage for a medical condition, you may be eligible for an Alaska Comprehensive Health Insurance Association plan, or PCIP. See next column.</p>	<p>GUARANTEED COVERAGE</p> <p>ACHIA: Must be a U.S. citizen or legal resident living in Alaska and at least one of the following: 1) You were rejected for health insurance in the last 6 months, or received restrictive riders that reduced coverage, or 2) You have a qualified pre-existing condition, or 3) You had exhausted COBRA, are uninsured, not eligible for any group coverage from private or public sources (e.g. Medicaid, Native Health Care, etc.), and you were covered under a group health plan in the prior 18 months with no break of more than 90 days, or 4) You are receiving Trade Adjustment Assistance (TAA).</p> <p>PCIP: Must have been uninsured for at least 6 months prior to applying. Must prove being a U.S. citizen or legal U.S. resident, an Alaska resident, and having problems getting insurance due to a pre-existing condition.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be U.S. citizen or qualified alien and Alaska resident.</p> <p>Income limits: Family: 185% FPL. Working disabled: 250% FPL.</p> <p>Aged, blind, and disabled: Singles with incomes up to 109% FPL and asset limit of \$2,000, and couples with incomes up to 120% FPL and asset limit of \$3,000.</p> <p>For pregnant women and children, see "Moderate Income Children & Families" column.</p> <p>Contact your local Division of Public Assistance office or your community's village fee agent for more information.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a U.S. citizen and Alaska resident.</p> <p>Income limits: Children 0–18 with health insurance: 150% FPL. Children 0–18 with no health insurance: 175% FPL.</p> <p>Pregnant with proof of pregnancy from your health care provider with or without health insurance: 175% FPL.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a U.S. citizen or legal alien and resident of Alaska, and have one of following: a terminal illness; cancer requiring chemotherapy; chronic diabetes or diabetes insipidus; chronic seizure disorders; chronic mental illness; chronic hypertension. Must have no other resources to meet the health care you need.</p> <p>Income limit per household: At or less than \$300 a month for one person. At or less than \$400 a month for two people. Add \$100 for each additional person.</p> <p>You must have \$500 or less in countable resources that could be used to pay medical bills: cash, bank/credit union accounts, or personal property. CAMA does not count your home, one vehicle, income-producing property, property that is used for your job (boat, fishing gear, etc.), or a fishing permit.</p>	<p>GUARANTEED COVERAGE</p> <p>Must exhaust all private, state, and other federal programs.</p> <p>Must be regarded by the local community as an Indian; is a member of an Indian or Alaska Native Tribe or Group under Federal supervision; resides on tax-exempt land or owns restricted property; actively participates in tribal affairs; any other reasonable factor indicative of Indian descent; is a non-Indian woman pregnant with an eligible Indian's child for the duration of her pregnancy through post-partum (usually 6 weeks); is a non-Indian member of an eligible Indian's household and the medical officer in charge determines that services are necessary to control a public health hazard or an acute infectious disease which constitutes a public health hazard.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be U.S. citizen or permanent U.S. resident, and:</p> <p>1) If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or</p> <p>2) You have a disability or end-stage renal disease (permanent kidney failure requiring dialysis or transplant) at any age.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance), or</p> <p>Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBGC).</p> <p>Must not be enrolled in certain state plans, or in prison, or receiving 65% COBRA premium reduction, or be claimed as a dependent in tax returns.</p> <p>Must be enrolled in qualified health plans where you pay more than 50% of the premiums.</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 35% of the insurance company's index rate.</p>	<p>COBRA: Premiums range from 102%-150% of group health rates.</p> <p>HIPAA: Premiums will depend on plan chosen.</p>	<p>Costs vary dependent on age and medical underwriting. There are no rate caps.</p>	<p>ACHIA: Premiums range from \$107–\$2,950 depending on your age and plan chosen.</p> <p>PCIP: Monthly premiums range from \$452 to \$1,806.</p>	<p>\$0 for families below 100% FPL.</p> <p>\$50–\$200 per day for hospital admission (except for mental institutions).</p>	<p>\$0 for eligible children, teens, and pregnant women.</p> <p>18-year-olds may be required to share a limited amount of the cost for some services.</p>	<p>\$0 and \$1 per prescription or medical supply.</p>	<p>\$0 or minimal share of cost.</p>	<p>\$0 and share of cost for certain services; deductibles for certain plans. Part A: \$0–\$450 based on length of Medicare-covered employment; Part B: \$96.40–\$369.10 depending on annual income; Part C: Based on provider; Part D: Varies in cost and drugs covered.</p>	<p>20% of the insurance premium including COBRA premium if employer contributes less than 50%.</p>

Other Programs & Resources

VA Medical Benefits Package
877-222-8387
www.va.gov

Partnership for Prescription Assistance
888-477-2669
www.pparx.org

Women-Infant-Children (WIC)
907-465-3100
www.hss.state.ak.us
(Search: WIC)

Anchorage Neighborhood Health Center
907-257-4600
www.anhc.org

Anchorage Community Health Services
907-343-4605
www.muni.org
(Search: Community Health Services)

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly-sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$283	\$567	\$850	\$918	\$1,133	\$1,507	\$1,983	\$2,267	\$2,833	\$3,400
2	\$383	\$766	\$1,149	\$1,241	\$1,532	\$2,037	\$2,680	\$3,063	\$3,829	\$4,595
3	\$483	\$965	\$1,448	\$1,563	\$1,930	\$2,567	\$3,378	\$3,860	\$4,825	\$5,790
4	\$582	\$1,164	\$1,746	\$1,886	\$2,328	\$3,097	\$4,075	\$4,657	\$5,821	\$6,985
5	\$682	\$1,363	\$2,045	\$2,209	\$2,727	\$3,626	\$4,772	\$5,453	\$6,817	\$8,180
6	\$781	\$1,563	\$2,344	\$2,531	\$3,125	\$4,156	\$5,469	\$6,250	\$7,813	\$9,375
7	\$881	\$1,762	\$2,643	\$2,854	\$3,523	\$4,686	\$6,166	\$7,047	\$8,808	\$10,570
8	\$980	\$1,961	\$2,941	\$3,177	\$3,922	\$5,216	\$6,863	\$7,843	\$9,804	\$11,765

- A pregnant woman counts as two for the purpose of this chart.
- Add \$398/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 76, No. 13, January 20, 2011, pp. 3637-3638. Valid through 2011 unless updated.
Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

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Other Sources of Information

Financial Aid & Free or Low-Cost Benefits

Government Benefits Finder
800-333-4636
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding Local Health Care Options

Health Resources and Services Administration
888-275-4772
www.findahealthcenter.hrsa.gov

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Alaska Health and Social Services
907-465-3030
www.hss.state.ak.us

(State program information)

Laws & Regulations

Alaska Division of Insurance
800-467-8725 (in state)
907-465-2515
www.dced.state.ak.us/insurance

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with This Matrix or Finding a Broker or Agent

Alaska Association of Health Underwriters
www.alaskaahu.org

(State organization of insurance brokers)

ALASKA

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.