

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						Other Programs & Resources
	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 Individuals & Families	Children in Moderate Income Families	Women	Seniors & Disabled	Trade Dislocated Workers (TAA Recipients)	
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>COBRA/Mini-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 National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>Comprehensive Health Insurance Pool (CHIP) 800-285-6477 www.chiparkansas.org</p> <p>Pre-Existing Condition Insurance Plan (PCIP) Federal program run by CHIP Administered by Blue Advantage Administrators 800-285-6477 www.chiparkansas.org/pcip www.PCIP.gov</p>	<p>Medicaid (Including ARKids First A) 800-482-8988 800-482-5431 501-682-8233 www.medicaid.state.ar.us</p> <p>ARHealthNetworks 800-540-7566 www.arhealthnetworks.com</p>	<p>ARKids First B (Children's Health Insurance Plan) 888-474-8275 www.arkidsfirst.com</p>	<p>Breast Care 877-670-2273 501-661-2513 www.arbreastcare.com</p> <p>Mother-Infant Program 501-661-2154 www.adhhomocare.org/maternal.htm</p> <p>Maternity Program 501-661-2480 800-462-0599</p>	<p>Medicare 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Senior's Health Insurance Information Program (SHIIP) 800-224-6330 501-371-2782 insurance.arkansas.gov/seniors/homepage.htm</p>	<p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p>
Coverage	<p>There is a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior coverage.</p> <p>Benefits will vary depending on the chosen plan.</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>Mini-COBRA: Coverage available for 4 months. 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 plans depending on medical needs.</p> <p>There is a 12-month look-back and 24-month exclusionary period limit for pre-existing conditions on enrollees that do not have prior coverage.</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>CHIP: \$1M lifetime benefits offering: comprehensive coverage of doctor visits, prescription drugs, outpatient and in-hospital care, ambulance, labs and x-rays, skilled nursing care, home health visits, maternity, preventive care, transplants, rehabilitation, durable medical equipment, mental health and substance abuse, and physical and occupational therapy among other services.</p> <p>PCIP: Covers broad range of benefits, including primary and specialty care, hospital care, and prescription drugs.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicaid & ARKids First A: Ambulance service (emergency only), Ambulatory surgical center, Chiropractor, Dental care, Doctor's services, Emergency room services, Home health services, Hospice care, Hospital care, Immunizations, Lab tests and x-rays, Medical equipment, Medical supplies, Non-emergency transportation (net) program, Nurse-midwife (certified), Podiatrist, Pregnancy termination, Prescription drugs, Rural health clinic, Therapy (physical, occupational, or speech), Vision care.</p> <p>ARHealthNetworks: Limited benefits every 12 months including 7 inpatient days a year, 2 major outpatient services (emergency room and major services performed in the office), 6 physician office visits, 2 prescriptions a month, maximum annual benefit of \$100,000.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Ambulance (emergency only), Chiropractor, Dental care (orthodontia included), Durable medical equipment, ER services, EPSDT screens, Family planning, Hearing, Home health, Hospice, Immunizations, Inpatient hospital, Lab and x-ray, Midwife, Outpatient mental and behavioral health, Physician, Podiatry, Prescription drugs, Speech therapy, Transportation, and Vision.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Breast Care: Mammograms, clinical breast exams, pelvic exams and Pap tests, and free follow-up tests or treatment, if needed.</p> <p>Mother-Infant Program: Skilled home nursing visits for new mothers and infants to meet their medical, social and nutritional needs.</p> <p>Maternity Program: Pregnancy testing, prenatal education and visits that include medical history and physical exam, Pap smear, STD and other lab tests that can harm baby. Postpartum care and birth control.</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>SHIIP is a Medicare counseling service.</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>	<p>Comprehensive preventive and primary care, outpatient and inpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2–50 employees (including owner).</p> <p>Eligible employees must work at least 30 hours a week.</p> <p>Owner name on business license must draw wages from the company.</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: Available for employees who work for employers with 20 or more employees. You have 60 days from date of termination to sign up for COBRA coverage.</p> <p>Mini-COBRA: Available for employees who work for employers with less than 20 employees. You must have been insured continuously under your previous employer's group policy for at least 3 months prior to enrolling in Mini-COBRA, be ineligible for Medicare, and currently uninsured. You have 10 days from date of termination to sign up for Mini-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 CHIP or PCIP. See next column.</p>	<p>GUARANTEED COVERAGE</p> <p>CHIP: Must be a resident of Arkansas for at least 90 days or for at least 30 days with evidence of coverage under a Qualified High Risk Pool of another state. Must not be enrolled in or eligible for Part A or B of Medicare, or the Arkansas Medical Assistance Program (Medicaid and ARKids). Must not be eligible for group coverage or COBRA, or government programs (must have exhausted this option). May need to prove denial of coverage or offer of higher premium. May also be federally-eligible for CHIP.</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 Arkansas resident, and having problems getting insurance due to a pre-existing condition.</p>	<p>GUARANTEED COVERAGE</p> <p>Medicaid: Pregnant women & children ages 0–18: Income limit of 200% FPL.</p> <p>Supplemental Security Income Recipients: Income limit of 74% FPL.</p> <p>ARKids First A: Children ages 0–5: Income limit of 133% FPL.</p> <p>Children ages 6–18: Income limit of 100% FPL.</p> <p>Children with family income of 133%–200% FPL who do not meet certain ARKids First B eligibility are also eligible for ARKids First A.</p> <p>ARHealthNetworks: Must live in Arkansas. Employees must be between the ages of 19–64. Must be a U.S. citizen, or permanent resident for at least 5 years. Income limit of 200% FPL.</p>	<p>GUARANTEED COVERAGE</p> <p>Children ages 0–18 with family incomes up to 200% FPL.</p>	<p>GUARANTEED COVERAGE</p> <p>All: Must be resident of Arkansas.</p> <p>Breast Care: Must be women at least age 40, with income at or below 200% FPL, be uninsured (including no Medicaid or Medicare), or have insurance that do not cover services offered by AR Breast Care.</p> <p>Mother-Infant Program: Must be pregnant women.</p> <p>Maternity Program: Must be pregnant women. No one will be refused services because they do not have money to pay.</p>	<p>GUARANTEED COVERAGE</p> <p>Medicare & SHIIP: 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>	<p>GUARANTEED COVERAGE</p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions.</p> <p>Certain veterans must have completed 24 continuous months of service.</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate.</p>	<p>COBRA/Mini-COBRA: Premiums range from 102%–150% of group health rates.</p> <p>HIPAA: Premiums will depend on plan chosen.</p>	<p>Costs for individual coverage vary.</p>	<p>CHIP: Premiums from \$10.42 to \$1,556.94 depending on age, gender, and tobacco use.</p> <p>PCIP: Monthly premiums range from \$140.47 to \$807.20 depending on your age, gender, and tobacco use.</p>	<p>Medicaid & ARKids First A: \$0 or minimal share of cost.</p> <p>ARHealthNetworks: \$100 annual deductible (does not apply to office visits & Rx). After deductible, 15% co-coverage will be required. \$1,000 maximum out-of-pocket annually, including deductible.</p>	<p>\$0–\$10 co-payments. Exceptions: Durable medical equipment and inpatient hospital care require a 20% co-insurance.</p>	<p>Breast Care: \$0</p> <p>Mother-Infant Program: Will be covered even if not Medicaid-eligible.</p> <p>Maternity Program: \$0 or minimal share of cost.</p>	<p>Medicare & SHIIP: \$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>	<p>\$0 and share of cost and co-pays depending on income level.</p>

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

Women-Infant-Children
800-445-6175
501-661-2905
www.healthyarkansas.com (Search: WIC)

DDS Children's Services
800-482-5850 x22277
501-682-8207
www.medicalhomear.org

Women's Health: Family Planning, Maternity, and Midwifery
Run by the Arkansas Department of Health
501-661-2480
www.healthy.arkansas.gov (Search: Family Planning)

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	\$227	\$454	\$681	\$735	\$908	\$1,207	\$1,588	\$1,815	\$2,269	\$2,723
2	\$306	\$613	\$919	\$993	\$1,226	\$1,630	\$2,145	\$2,452	\$3,065	\$3,678
3	\$386	\$772	\$1,158	\$1,251	\$1,544	\$2,054	\$2,702	\$3,088	\$3,860	\$4,633
4	\$466	\$931	\$1,397	\$1,509	\$1,863	\$2,477	\$3,259	\$3,725	\$4,656	\$5,588
5	\$545	\$1,090	\$1,636	\$1,766	\$2,181	\$2,901	\$3,816	\$4,362	\$5,452	\$6,543
6	\$625	\$1,250	\$1,874	\$2,024	\$2,499	\$3,324	\$4,374	\$4,998	\$6,248	\$7,498
7	\$704	\$1,409	\$2,113	\$2,282	\$2,818	\$3,747	\$4,931	\$5,635	\$7,044	\$8,453
8	\$784	\$1,568	\$2,352	\$2,540	\$3,136	\$4,171	\$5,488	\$6,272	\$7,840	\$9,048

- A pregnant woman counts as two for the purpose of this chart.
- Add \$318/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.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.CoverageForAll.org.

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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)

Arkansas Department of Human Services
501-682-1001
800-482-8988
www.arkansas.gov/dhhs

(State program information)

Laws & Regulations

Arkansas Department of Insurance
501-371-2600
800-282-9134
insurance.arkansas.gov

(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

National Association of Health Underwriters
703-276-0220
www.nahu.org

(National organization of insurance brokers)

ARKANSAS

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.