

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY-SPONSORED PROGRAMS						
	Small Businesses (1-50 Employees)	Individuals Recently Covered by an Employer Health Plan	Individuals & Families	Individuals with Pre-Existing, Severe, or Chronic Medical Conditions	Low-Income Individuals & Families	Parents & Children	Children	Adults	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 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>Pre-Existing Condition Insurance Plan (PCIP) Run by the U.S. Department of Health and Human Services 866-717-5826 www.PCIP.gov</p>	<p>Medicaid 302-255-9500 800-372-2022 dhss.delaware.gov (Search: Medicaid)</p>	<p>Children & Families First: Special Medical, Treatment Foster Care, and Resource Mothers Program 800-734-2388 www.cffde.org</p> <p>Adolescent Resource Center (ARC) www.cffde.org/Services/supportingteens/arc.aspx New Castle County: 302-658-6134, Kent County: 800-924-6977</p>	<p>Delaware Healthy Children Program 888-822-4530 dhss.delaware.gov (Search: DHCP)</p>	<p>Delaware Screening for Life 800-464-4357 dhss.delaware.gov (Search: Screening for Life)</p>	<p>Medicare 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>ELDER Info 800-336-9500 www.delawareinsurance.gov (Search: ELDER Info)</p>	<p>Health Coverage Tax Credit 866-628-4282 www.irs.gov (Search: HCTC)</p>
Coverage	<p>All group health insurance carriers can impose a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable 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>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 maximum look-back period of 60 months and no limit to the exclusion period for pre-existing conditions on enrollees who have no prior coverage.</p> <p>Elimination riders are permitted.</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>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>Doctor visits, Hospital care, Labs, Prescription drugs, Transportation, Routine shots for children, Mental health and substance abuse services, X-rays, Home health care, Hospice care, Dental care (up to age 21).</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Special Medical Foster parents receive specialized training for skills (e.g. CPR, use of medical equipment) to care for medically-fragile children.</p> <p>Treatment Foster Care Program provides intensive therapy for adolescents who have mental health or behavioral issues.</p> <p>Resource Mothers Program helps at-risk pregnant mothers receive the appropriate prenatal and pediatric care to ensure healthy babies.</p> <p>ARC offers confidential counseling about sexual health and medical services (e.g. STD testing, contraceptives, etc.) for teens.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Well-baby and well-child checkups, Drug/alcohol abuse treatment, Speech/hearing therapy, Immunizations, Physical therapy, Eye exams, Ambulance services, Prescription drugs, Hospital care, Physician services, X-rays, Lab work, Assistive technology, Mental health counseling, Limited home health and nursing care, Case management and Coordination, Hospice care, and Comprehensive dental service.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Age limits for women: Ages 18–49: office visits, clinical breast exams, pelvic exams, Pap tests, breast and cervical cancer education. Ages 40–49: All of the above and mammograms. Ages 50–64: All services above, and digital rectal exam, fecal occult blood test, colonoscopy, and colorectal cancer education.</p> <p>Age limits for men: Age 40–49: office visits, digital rectal exams, PSA tests, prostate cancer education. Ages 50–64: All of the above and fecal occult blood test, colonoscopy and colorectal cancer education.</p> <p>For men and women over 65 not eligible for Medicaid: All benefits.</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 D covers prescription drugs.</p> <p>ELDER Info is a Medicare counseling service that educates and assists Medicare beneficiaries, those eligible for Medicare, Medicaid, Medigap, prescription drug benefits, and other issues related to health insurance benefits.</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 1–50 employees (including owner). Owner name on business license must draw wages from the company.</p> <p>Must be actively engaged in business in at least 50% of its working days during the preceding calendar quarter.</p> <p>Eligible employees must work at least 30 hours a week.</p> <p>Carriers may impose participation requirements on employees and contribution requirements on employers.</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 PCIP. See next column.</p>	<p>GUARANTEED COVERAGE</p> <p>Must have been uninsured for at least 6 months prior to applying. Must prove being a U.S. citizen or legal U.S. resident, a Delaware resident, and having problems getting insurance due to a pre-existing condition.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be U.S. citizens or qualified legal residents living in Delaware.</p> <p>Income limits: Pregnant women and infants age 0–1: 200% FPL. Children (ages 1–5): 133% FPL. Children ages 6–19, working parents, and aged, blind and disabled: 100% FPL. Parents/caretakers living with children ages 0–18: 120% FPL. Childless Adults: 110% FPL. SSI recipients: For singles 75% FPL with asset limit of \$2,000; for couples 83% FPL with asset limit of \$3,000.</p>	<p>GUARANTEED COVERAGE</p> <p>Qualified person willing to learn about children’s needs and developmental stages, able to work with birth family and Children and Families First on behalf of the child.</p> <p>Special Medical Foster Care: Foster parents of children ages 0–18 who may suffer with chronic or acute medical conditions (e.g. AIDS, cerebral palsy, etc.) and may require supportive technology.</p> <p>Treatment Foster Care: Foster parents of adolescents ages 12–17 with mental health or behavioral issues, or needing strong supervision and structure.</p> <p>Resource Mothers Program: Delaware women who are pregnant and not yet receiving prenatal care.</p> <p>ARC: Adolescents ages 12–20.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a U.S. citizen or qualified non-citizen, and live in Delaware. Must be under age 19, with family income at or below 200% FPL. Must not have other comprehensive health insurance coverage or be a dependent of a permanent State employee.</p> <p>Waiting period may apply.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be Delaware adults ages 18–64, uninsured or underinsured (have high, unmet deductible, or insurance does not cover Pap tests, mammograms, or screenings (breast, cervical, colorectal, prostate). Must not be eligible for Medicaid or Medicare. Must live between 100% to 250% FPL.</p>	<p>GUARANTEED COVERAGE</p> <p>Both: Must be a U.S. citizen or permanent U.S. resident, and: 1) If 65 years or older, you or your spouse worked for at least 10 years in Medicare-covered employment, or 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 Must be 55 years or older and receiving pension from the Pension Benefit Guaranty Corporation (PBGC). 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. 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 or health condition of self-employed 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 for individual coverage vary.</p>	<p>Monthly premiums range from \$109 to \$467 depending on your age and plan chosen.</p>	<p>\$0 premiums or minimal share of cost.</p> <p>Prescription drugs cost a maximum \$15/month.</p>	<p>Special Medical and Treatment Foster Care: Foster parents receive a monthly payment to cover the child’s expenses determined by the age and level of care. Medical expenses are covered by Medicaid, the state Of Delaware, or the birth family’s insurance.</p> <p>Resource Mothers Program and ARC: \$0</p>	<p>\$10 to \$25 monthly premium and no co-pays depending on income. For every 3 months you pay in advance, you get the 4th month free.</p> <p>Services are free due to funding by the United Way of Delaware, grants from the State as well as private and corporate contributions.</p>	<p>\$0 or share of cost.</p>	<p>Both: \$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)
800-222-2189
www.dhss.delaware.gov
(Search: WIC)

Immunization Services
800-282-8672

Family Planning
dhss.delaware.gov
(Search: Family Planning)

Child Development Watch
dhss.delaware.gov
(Search: Child Development Watch)

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)

Delaware Health and Social Services
800-464-HELP
800-273-9500
www.dhss.delaware.gov

(State program information)

Laws & Regulations

Delaware Insurance Department
800-282-8611
www.delawareinsurance.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)

DELAWARE

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.