

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	Moderate Income Families	Adults	Seniors & Disabled	Trade Dislocated Workers (TAA Recipients)	Veterans
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Plans</b> National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>COBRA/Mini-COBRA</b></p> <p>Then convert to a plan under:</p> <p><b>HIPAA</b> Health Insurance Portability &amp; Accountability Act 866-487-2365 www.dol.gov</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>Pre-Existing Condition Insurance Plan (PCIPRI)</b> Federal program run by Blue Cross Blue Shield of RI 401-351-2583 Out-of-State: 800-505-2583 www.PCIP.gov www.bcbsri.com (Search: PCIP)</p>	<p><b>RI Medical Assistance Program</b> (Medicaid) 401-462-5300 401-462-3363 TTY www.dhs.ri.gov (Click: Adults - Health/Medical Services)</p> <p><b>Programs:</b> Medical Assistance, Rhody Health Partners, Connect Care Choice</p>	<p><b>RiteCare/RiteShare</b> 401-462-5300 401-222-4324 www.dhs.ri.gov (Click: Families with Children - Health/Medical Services)</p> <p><b>Women-Infant-Children (WIC)</b> Health Info Line 401-222-5960 www.health.ri.gov/programs/wic</p>	<p><b>Women's Cancer Screening (WCS)</b> 401-222-4324 401-222-1161 www.health.ri.gov/disease/cancer/women-screening.php</p> <p><b>General Public Assistance (GPA)</b> DHS Info Line 401-462-5300 www.dhs.ri.gov (Click: Adults - General Public Assistance)</p>	<p><b>Medicare</b> 800-633-4227 www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p> <p><b>Senior's Health Insurance Program</b> 401-462-3000 TTY: 401-462-0740 www.dea.ri.gov/insurance</p>	<p><b>Health Coverage Tax Credit</b> 866-628-4282 www.irs.gov (Search: HCTC)</p>	<p><b>VA Medical Benefits Package</b> 877-222-8387 www.va.gov</p>
Coverage	<p>There is a maximum look-back and exclusion period of 6 months for pre-existing conditions on enrollee with no prior coverage.</p> <p>Benefits will vary depending on the chosen plan.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>COBRA:</b> Coverage available for 18-36 months depending on qualifying events. Benefits are what you had with your previous employer.</p> <p><b>Mini-COBRA:</b> Coverage lasts up to 18 months. Benefits are the same as what you had with your previous employer.</p> <p><b>HIPAA:</b> 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>All carriers must guarantee issue coverage to all individuals with at least 12 months of prior coverage.</p> <p>Except for those with 12 months of prior coverage, there is a 36-month look-back and 12-month exclusionary period limit for pre-existing conditions.</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p><b>PCIPRI:</b> 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>Adults who qualify for Medical Assistance must enroll in Rhody Health Partners or Connect Care Choice where they will get all the services currently covered by Medical Assistance. Services include Inpatient and outpatient hospital services, Clinic and emergency room care, Laboratory and x-rays, Pharmacy, Physician and dental services, Durable medical equipment, Surgical appliances, and prosthetic devices, Home health, Podiatry, Ambulance, Community mental health center services, Substance abuse, Nursing facilities, Optometry, Intermediate care facility and day treatment services for the developmentally-challenged, Hospice care, and Organ transplant services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>RiteCare:</b> Offers comprehensive coverage through 3 different options.</p> <p><b>RiteShare:</b> Helps families get health insurance coverage through their employer by paying for all or part of the employee's share of the health insurance premium. RiteShare also pays for co-payments in the employer's health insurance plan.</p> <p><b>WIC:</b> Nutrition education and services, breastfeeding promotion and education, monthly food prescription of nutritious foods, and maternal, prenatal, and pediatric health-care services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>WCS:</b> Offers pelvic exams, Pap tests, clinical breast exams, and mammograms (breast x-rays) to eligible women. Also covers diagnostic tests and possibly full treatment through Medicaid.</p> <p><b>GPA:</b> Covers primary care doctors' office visits/health centers visits and most generic prescription medications.</p>	<p><b>Medicare</b> 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><b>SHIP</b> 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><b>GUARANTEED COVERAGE</b></p> <p>Company size 1-50 employees (including owner). Owner name on business license must draw wages from the company.</p> <p>Eligible employees must work at least 30 hours a week. They can also work between 17.5 and 30 hours a week as long as this requirement is applied uniformly to all employees. Eligible employees do not include temporary, substitute employees or those who work less than 17.5 hours a week.</p> <p>Any retiree under contract with any independently incorporated fire district is also an eligible employee.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>COBRA:</b> Available for employees who work for employers with 20 or more employees. Have 60 days from date of termination to sign up for COBRA coverage.</p> <p><b>Mini-COBRA:</b> Available for employees who work for employers with less than 20 employees. You have 30 days within date of termination to elect coverage.</p> <p><b>HIPAA:</b> 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 for a medical condition, you may be eligible for coverage through BCBSRI or PCIPRI. See next column.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>PCIPRI:</b> Must be a U.S. citizen or lawfully present in the U.S. Must have been uninsured for at least 6 months prior to applying. Must have had a problem getting insurance due to a pre-existing condition. Not enrolled in employer-sponsored coverage, Medicaid, Medicare, or another state or federally funded program.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>For all:</b> Must be a U.S. citizen or legal alien and Rhode Island resident.</p> <p><b>Rhody Health Partners &amp; Connect Care Choice:</b> Must be 21 years or older, ineligible for Medicare or other health insurance, and live in the community (at home, in assisted living, or a group home).</p> <p><b>Medical Assistance:</b> Must be at least 18 years old, or aged, blind and disabled, receiving Supplemental Security Income, or have income up to 100% FPL and have resources of less than \$4,000 for singles or \$6,000 for couples.</p> <p>Medically-needy: Singles earning \$800 per month with asset limit of \$4,000, and couples earning \$842 per month with asset limit of \$6,000.</p> <p>If income is at or above 100% FPL, beneficiaries' medical expenses can be subtracted from their income, making them eligible for Medical Assistance.</p> <p>For pregnant women, children ages 0-19, parents/caregivers of children, see RiteShare/RiteCare in "Moderate Income Families" column.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>RiteCare/RiteShare:</b> Must be Rhode Island residents and U.S. citizens or legal aliens, not covered by health insurance (including Medicaid), be pregnant women or children 0-19 years old with incomes of up to 250% FPL, or be parents with children ages 18 and with incomes up to 175% FPL.</p> <p><b>WIC:</b> Must reside in Rhode Island, be a pregnant or recently pregnant woman, or child up to age 5. Must be determined to be at nutritional risk. Income must be at or below 185% FPL.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>WCS:</b> Must be a resident of Rhode Island, have no health insurance coverage for the services provided by the program, have a family income less than 250% FPL and be between 40-64 years old.</p> <p>Women ages 40 and younger may receive services if they are found to have a palpable lump or a clinical finding of something suspicious for cancer.</p> <p>Women over 65 years old who are in Medicare but do not have Medicare part B may also be eligible for the program, as are undocumented women over 65.</p> <p><b>GPA:</b> Must be a Rhode Island resident between the ages of 19 and 64. Must have an illness, injury, or medical condition, which is expected to last at least 30 days and prevents you from working. Income at 36% FPL or less, have resources of less than \$400 and an automobile with a value of less than \$4,650. Must not be eligible for any other federal assistance programs. Must not be pregnant or have a child under 18 living with with the applicant.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Both:</b> 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><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></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 age, gender, and employer contribution. Rates for renewal of insurance are capped at 120%.</p>	<p><b>COBRA/Mini-COBRA:</b> Premiums range from 102%-150% of group health rates.</p> <p><b>HIPAA:</b> Premiums will depend on plan chosen.</p>	<p>Costs for individual coverage vary. There are no rate caps.</p>	<p><b>PCIPRI:</b> Monthly premiums range from \$199.71 to \$896.69 depending on your age.</p>	<p><b>\$0</b> or minimal share of cost.</p>	<p><b>RiteShare and RiteCare:</b> <b>\$0</b> monthly premiums for members with incomes at or less than 150% FPL. For members earning 151%-250% FPL, premiums are \$61-\$92.</p> <p><b>WIC:</b> <b>\$0</b> or minimal share of cost.</p>	<p><b>Both:</b> <b>\$0</b> or minimal share of cost.</p>	<p><b>Medicare:</b> <b>\$0</b> 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><b>SHIP:</b> <b>\$0</b></p>	<p><b>20%</b> of the insurance premium including COBRA premium if employer contributes less than 50%.</p>	<p><b>\$0</b> and share of cost and co-pays depending on income level.</p>

**Other Programs & Resources**

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

**RI Early Intervention**  
(Child development)  
401-462-0318  
TTY: 401-462-6353  
www.dhs.ri.gov  
(Under: Children with Special Needs and Early Intervention Program)

**Immunization Program**  
401-222-5960  
www.health.ri.gov/immunization

**RI Pharmaceutical Program for Elderly**  
401-462-3000  
TTY: 401-462-0740  
www.dea.state.ri.us

**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](http://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](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://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](http://www.findahealthcenter.hrsa.gov)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

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

**Rhode Island Department of Health**  
401-222-2231  
[www.health.state.ri.us](http://www.health.state.ri.us)

(State program information)

### Laws & Regulations

**Rhode Island Department of Business Regulation**  
401-462-9500  
[www.dbr.state.ri.us](http://www.dbr.state.ri.us)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://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](http://www.nahu.org)

(National organization of insurance brokers)

## RHODE ISLAND

# 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.