

eHealthInsurance Answers Frequently Asked Questions on Unemployment and Health Insurance Options

Going Without Health Insurance Is Not an Option; eHealthInsurance Encourages Consumers to Research and Understand Their Choices

eHealthInsurance, the leading online source of [health insurance](#) for individuals, families and small businesses, today released a list of answers to questions frequently asked in its customer care center. The customer care center includes a call center staffed with licensed insurance agents.

A one percent rise in the unemployment rate is projected to increase the number of uninsured Americans by 1.1 million according to data from [The Henry J. Kaiser Family Foundation](#)(1). The answers provided can help people make informed choices regarding their health insurance coverage if they lose their jobs. eHealthInsurance has also posted a video on YouTube with answers to some of these questions, which can be accessed at: <http://www.youtube.com/watch?v=MEUZ0Qvbx8k>.

Question: If I lose my job, what are my options for health insurance?

Answers:

-- Explore COBRA first: If you're offered COBRA continuation coverage, learn exactly how much your COBRA premiums will cost each month, and exactly what the benefits are. COBRA insurance often provides very comprehensive benefits to satisfy a broad audience. Think about which benefits you really need. Note that COBRA health insurance can provide important protection for people who have [pre-existing medical conditions](#). These conditions may prevent them from otherwise qualifying for an individually-underwritten health insurance plan.

-- Check your spouse's plan: If you're married and your spouse is employed, check to see if you can get on your spouse's employer's plan. Learn how much, if any, the employee share of the premium would increase if you join the plan. Some employer-sponsored plans also allow for non-married employees to add a long-term partner to an employer sponsored plan.

-- Explore alternatives to COBRA: If you are in relatively good health and don't have any pre-existing conditions, you may be able to find less expensive

options to COBRA by purchasing individual health insurance. In fact, the average COBRA premium costs 60% more than the average premiums for comparable individual coverage purchased on-line.(2) It's easy to compare plans, benefits and prices by calling an independent broker or by going online to eHealthInsurance.com to find [COBRA insurance](#) alternatives. For more information about COBRA go to eHealth's COBRA Learning Center at <http://www.cobralearning.com>.

Question: How do I know if I qualify for COBRA?

Answers: Qualifications for [COBRA insurance](#) include voluntary or involuntary termination of employment (for reasons other than gross misconduct), as well as reduction in the number of hours of employment. If you elect to maintain your health insurance benefits through COBRA you'll be required to pay the entire premium, plus a 2% administration fee, out of your own pocket.

You're not eligible for COBRA under the following circumstances:

-- If your employer does not currently offer you health insurance coverage, you're not eligible for COBRA.

-- If your company files for bankruptcy (chapter 11) or shuts down completely and therefore offers no group plan, you're not eligible for COBRA.

-- If you fail to apply for COBRA benefits within 62 days, you will no longer be eligible for COBRA.

Question: What if I have a pre-existing condition making COBRA my only alternative?

Answers:

-- Get creative: If you're faced with unemployment, get creative. If the plan's primary beneficiary has a pre-existing condition, and needs to stay on COBRA insurance, you may still be able to save money by placing additional family members on a separate, and potentially less costly, plan. Do the math on separate

policies to see if you can't meet your family's medical needs at a lower cost. Again, it's easy to price individual and family plans online at eHealthInsurance.com

-- Explore alternative programs: If you absolutely cannot afford COBRA, you're not without hope. The Foundation for Health Coverage Education has an excellent web site and great resources that can connect you with government programs in your state. That web site is <http://www.coverageforall.org> and the toll-free number for their U.S. Uninsured Help Line is 800-234-1317.

-- Explore short-term coverage: Depending on the degree of your pre-existing conditions, you may have a better chance at qualifying for a short-term plan. [Short-term health insurance](#) policies typically last for six months, are often a little more affordable and can be easier to qualify for. Short-term coverage has limitations, but provides you with a measure of financial protection in the event of a medical emergency. It's important to note that a [short-term insurance plan](#) often does not count as continuation of credible coverage and doesn't cover any pre-existing major medical chronic conditions.

Question: How can I find out if I'm healthy enough to qualify for an individual health insurance plan?

Answers:

-- Start with a licensed agent: Calling an agent licensed in your state can help you figure out if your pre-existing health problems might exclude you from qualifying for an individual health insurance policy. Callers into eHealth's toll-free number, 1-800-977-8860, are able to talk to an agent licensed in their state, Monday-Friday 5:00am-9:00pm and Saturday-Sunday 7:00am-4:00pm Pacific Standard Time. It's important to note that the carrier, not the agent, makes the decision regarding whether you qualify for a particular plan. eHealth's licensed agents, though, may be able to guide you to a carrier that is more likely to cover your condition.

-- Talk to your doctor: Before you decide to apply for a plan online, it's also a good idea to check with your doctor. Individual plans are subject to underwriting for pre-existing conditions. You should carefully consider COBRA coverage if you or a member of your family are currently pregnant, have a pre-existing health condition, are taking prescription medications, or have been declined for private health insurance.

-- Feel free to explore your options: If you're afraid that you will put your COBRA insurance at risk by applying for another plan, don't be. Other than a non-refundable application fee imposed by some carriers, applying for an individual or family health insurance

plan in order to see if there are plans that you qualify for, and can afford, will not impact your eligibility for COBRA. Always make sure you fill out an application as truthfully and accurately as possible.

Question: When I consider purchasing an individual health insurance plan for myself or my family, do I have any financial obligations beyond the monthly premium and annual deductible?

Answers: It depends on the plan, but typically....

-- Co-Payments: Some plans include a co-payment, which is typically a specific flat fee you pay for each medical service, such as \$30 for an office visit. After the [co-payment](#) is made, the insurance company typically pays the remainder of the covered medical charges.

-- Deductibles: Some plans include a [deductible](#), which typically refers to the amount of money you must pay each year before your health insurance plan starts to pay for covered medical expenses.

-- Coinsurance: Some plans include [coinsurance](#). Coinsurance is a cost sharing requirement that makes you responsible for paying a certain percentage of any costs. The insurance company pays the remaining percentage of the covered medical expenses after your insurance deductible is met.

-- Out-of-pocket limit: Some plans include an [out-of-pocket limit](#). Typically, the out-of-pocket limit is the maximum amount you will pay out of your own pocket for covered medical expenses in a given year. The out-of-pocket limit typically includes deductibles and coinsurance. But, out-of-pocket limits don't typically apply to co-payments.

-- Lifetime maximum: Most plans include a [lifetime maximum](#). Typically the lifetime maximum is the amount your insurance plan will pay for covered medical expenses in the course of your lifetime.

-- Exclusions & Limitations: Most health insurance carriers disclose [exclusions & limitations](#) of their plans. It is always a good idea to know what benefits are limited and which services are excluded on your plan. You will be obligated to pay for 100% of services that are excluded on your policy.