

Health care

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Group:

People could afford health care if they knew where to look

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Many of California's estimated 6.5 million uninsured residents go without health coverage because they don't realize they're eligible for free or reduced-price coverage. But nearly 80 percent actually are eligible, according to the Foundation for Health Coverage Education, a San Jose-based nonprofit started by Philip Lebherz.

Lebherz, its executive director and a longtime advocate of improved access to health insurance, is also chairman and CEO of San Mateo-based [Lebherz Insurance Services Inc.](#) The foundation has identified 10 common misconceptions about availability of health coverage in California. Among those with the biggest impact on Bay Area businesses:

"I can't afford coverage for my children." But Lebherz's foundation says benefits are available at low cost from programs like Healthy Families, Kaiser Care for Kids and some county programs.

"My business is too small to qualify for group coverage." But Lebherz says even businesses with just two employees can qualify for a group plan that gives dependents guaranteed coverage. The California Uninsured Help Line, at 1-800-234-1317, has details.

"Legislators create these programs, but never create distribution programs, so nobody knows that it's here," Lebherz said. That's where his nonprofit is attempting to fill in the gaps.

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