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Got Insurance?

By: [Philip Lebherz](#)

When a child has a special need, a parent may search for information but not know where to turn first for help. When health coverage is an issue, the fear and confusion just grows. I started the nonprofit Foundation for Health Coverage Education in 2004 because after nearly 30 years in the health coverage industry, I watched our legislators put in many hours developing government sponsored programs, but not spend enough time communicating how to access these programs to the very

people who need them most.

Did you know that in many states a family of four can make up to \$50,000 a year and still be eligible for comprehensive government health insurance for their children? That's right. The programs are out there. Yet studies indicate that nearly 30% of an estimated 45.7 million uninsured Americans are eligible for government sponsored health insurance offerings but just don't know about them. The enrollment process is complicated, forms are hard to find, insurance terms are confusing and language can be a barrier.

To help resolve this problem, in 2005 the Foundation launched the U.S. Uninsured Help Line (1-800-234-1317) as part of its Coverage For All campaign to help all uninsured Americans find out their options and eligibility.

Our free Help Line is staffed with 'live', friendly

information specialists who provide one-in-one guidance and answer questions 24-hours-a-day, seven-days-a-week, communicating in multiple languages. The counselor will answer the phone. None of those annoying telephone trees to punch your way through. Then they'll walk you through a simple five-question eligibility test to identify programs for which you may qualify.



If you go to www.coverageforall.org website, finding out what you qualify for can begin by clicking on the eligibility quiz which takes just minutes to complete. Many of the questions center around your economic eligibility. Once we walk you through the quiz, you'll see that you have more options out there than you thought.

Questions you are asked are simple and include:

- Do you have any special health conditions?
- How old are you?
- Tell us about your household and income:
- Number of members, including you
- Family Income

The Foundation's website, www.coverageforall.org can provide additional information. We've simplified the process further by putting 144



federal and state program applications online, all in one place.

When you call the 800 number, the multilingual call center can also directly refer you to the appropriate state sponsored program according to various medical conditions, guiding you to obtain the appropriate health coverage.

The U.S. Uninsured Help Line is one of several community outreach services offered by the Foundation. In addition to educational seminars for health and social service related professionals, the Foundation offers free brochures such as the Health Care Options Matrix, found on the website, which outlines public programs for each of the 50 states that further explain health coverage options. For more information on the Foundation for Health Coverage Education, please visit the website at www.coverageforall.org .

A parent's worst fear is not being able to help their child, to give them everything they need when there's a problem. I founded the Foundation for Health Coverage Education because I am a parent too, and we should all be able to provide our children with adequate health coverage.