



## FHCE Offers Solutions to Families in Need of Health Insurance for their Children

### Nonprofit's U.S. Uninsured Help Line counselors are overwhelmed with calls following changes brought about by Health Care Reform

**October 21, 2010 – San Jose, Calif.** – Following an increase of consumer calls to its U.S. Uninsured Help Line since the implementation of a law requiring insurers to include children with pre-existing conditions in their policies, the Foundation for Health Coverage Education (FHCE) is providing information about the options still available to families seeking coverage for their children.

The enactment of a new provision has resulted in a number of carriers having to eliminate child-only policies. This trend is most likely driven by insurer's fears that parents will wait until their child is seriously ill before they buy insurance.

"It's important to note that children with pre-existing health conditions still have options," said Ankeny Minoux, President of FHCE.

Children's health coverage options include:

- **Private Plans** - Family Policies purchased in the private market now cover children with pre-existing health conditions up to age 19.
- **Adult Children up to Age 26** - Families who get coverage from their employers or have an individual plan can now include their adult children up to age 26. However, some employees may have to wait for their employers' next open enrollment period to add a child.
- **High Risk Pool** - If your child has been uninsured for at least 6 months, has a pre-existing health condition, and is a U.S. Citizen or legal resident, they may be eligible to access the interim high-risk pool. High risk pool information is available in English and Spanish at [CoverageForAll.org](http://CoverageForAll.org).
- **State Children's Health Insurance Plan (SCHIP)** - Children may qualify for a public health coverage program if the family meets the eligibility requirements. In some states, a family can make up to \$66,150 and still be eligible to have their children sign-up for public coverage. [CoverageForAll.org](http://CoverageForAll.org) offers a simple 5-question Health Coverage Eligibility Quiz which provides a personalized list of available health coverage programs.

For the latest information regarding health care reform changes, including information for people with private health insurance, coverage for those 64 and under, or changes to small businesses, please visit [www.CoverageForAll.org](http://www.CoverageForAll.org). In addition to its website and toll-free 24/7 U.S. *Uninsured Help Line* (800) 234-1317, FHCE offers free resources and guides, such as the Health Care Options Matrix™, which is customized for all 50 states. Coverageforall.org has linked more than 2 million uninsured Americans to hundreds of State and Federal health coverage assistance programs, providing online access to free and low-cost health coverage programs that meet their needs.

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