

Are you uninsured? You are not alone. If you are looking for coverage this guide can help.

Finding Health Insurance Coverage [learn more](#)

- If you recently lost your job, had health insurance at that job, and your former employer had at least 20 workers...Under a federal law, “COBRA”, you have a right to stay in the health plan you had at that job, paying the premium yourself.
To learn more, call the Indiana Department of Insurance, 1-800-622-4461 or visit www.in.gov/idoi.

- If you recently lost your job, because of trade policy-for example, increased imports or jobs moving overseas...a federal law called the trade Adjustment Assistance Reform Act may pay 5% of the cost of your health insurance for up to 3 years.
To learn more call the Health Coverage Tax Credit (HCTC) at 1-866-628-HCC or visit www.irs.gov/pub/irs-utl/06_04_program_kit.pdf

- If you are an early retiree who has lost your health coverage...aged 55 or older, no present pension by employer, and your pension benefit is paid by the federal Pension Benefits Guaranty Corporation, you can receive help with 65% of the cost of health insurance until you are eligible for Medicare.
To learn more call the Health Coverage Tax Credit (HCTC) at 1-866-628-HCTC or visit www.irs.gov/pub/irs-utl/06_04_program_kit.pdf

- If you cannot afford health care or insurance...you or your family members may qualify, even if you work, based on income and asset limits, through Medicaid Select or Hoosier Healthwise. Generally, you can get coverage if you are pregnant, a parent with a child living at home, a person with a disability, or a person who spends most of your income on healthcare.
To learn more, call the Johnson County Health Benefit Coordinator at 317-412-5429.

- If you have a serious medical condition or a disability...there are three main programs that may help you. Those programs are Medicare, Medicaid, and Indiana’s high-risk pool.
Medicare: You might qualify, even if you are under age 65, if you have a disability that is expected to last at least a year or is expected to cause your death.
To learn more, call the Social Security Administration at 1-800-722-1213, Medicare at 1-800-633-4227 or visit www.medicare.gov.
Medicaid: If you are blind, disabled and your income is low or mostly spent on health care, you may qualify for Medicaid.
To learn more about the rules and how to apply, contact the Indiana Medicaid program toll-free line at 1-800-457-4584.
Indiana’s High Risk Pool for People with Health Problems: A state-run program that sells health insurance to a small number of people who are turned away by insurance companies or are offered a very limited or expensive policies because they or a family member have an existing health problem.
To learn more, contact the Indiana Comprehensive Health Insurance Association, call 1-800-552-7921 or visit www.onlinehealthplan.com.

❑ If you are looking for health insurance but can't get it through your job...you may have to look for an individual health insurance policy in the private market. Shop carefully for coverage and costs, and keep the following terms and questions in mind like:

? **Covered Services:** What medical services are covered?

? **Deductible:** How much must I pay before the insurance starts to help pay for services? **Even though a policy has a high deductible, having insurance will significantly benefit you in case of unexpected illness or injury.**

? **Co-payments:** After I reach my deductible, how much do I pay for services, and how much does the insurance company pay?

? **Pre-existing Conditions:** Does the plan cover health problems I already have? If it does not right away, when would it begin covering them?

? **Provider Network:** Are the doctors I want to see covered in this policy? If not, would I pay extra to see my doctors if they are not "in the network"? Ask your doctor directly if he/she would accept this insurance for your care.

Your rights under Federal Law: HIPAA (Health Insurance Portability and Accountability Act) is a federal law that may give you the right to buy coverage and prohibit insurance companies from refusing to cover a pre-existing condition.

To qualify you must have:

1. had at least 18 months of group coverage (usually through a job)
2. used up any COBRA continuation coverage rights (see #1)
3. had no gaps in coverage longer than 63 days, so you must act quickly

Your rights under Indiana Law: Laws control whether an insurance company must offer you a policy, what conditions must be covered, and how high the premiums can be.

To learn more, call the Indiana Department of Insurance at 1-800-622-4461.

❑ If you still can't find health insurance...you may be able to get some help from the following resources:

Low-Cost Primary Health Care Find a low-cost/sliding scale health clinic near.

To learn more, call Edinburg Family Health Center at 812-526-9999 or Trafalgar Family Health Center at 317-878-2301.

Help with Hospital Bills If you receive a bill, it's important that you make an effort to pay. Call the hospital and ask to speak with a financial counselor about a financial assistance program.

State Pharmacy Assistance Programs Hoosier Rx, to help qualifying individuals with prescription drug costs. This program is for uninsured, over 65 or disabled people who meet the program's income criteria.

To learn more call 1-866-267-4679 or visit www.state.in.us/fssa/hoosierRx/index.html

Other Prescription Drug Discount Programs through the company that makes the drugs you need.

To learn more, visit www.needymeds.com.

Veterans Assistance Care and prescription drug coverage through a VA facility if you served at least 180 days active duty or have an honorable or general discharge.

To learn more, contact VA Health Benefits Center at 1-877-222-8387.

Partnership for a Healthier Johnson County

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