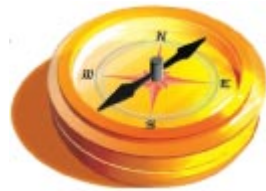




[By Christina Elston](#)

Healthy isn't something you are or aren't. It's a hundred little things: eating a banana, walking in the park, putting a bandage on a boo-boo, playing tag, reading up on ways to keep you and your family well and safe. It's a balance between living well and taking care, and you can start right where you are.

Find Health Insurance Help



On a recent visit to the doctor to make sure my sniffles were just a common cold, I paid the \$15 co-pay required by my insurance company and went happily on my way. Monday I received a statement from the doctor's office and learned the rest of the bill (picked up by my insurance) was more than \$100. For a 15-minute visit with no lab work or other tests!

What if I didn't have insurance? What if I didn't have a job?

So many people are faced with that question these days that I was happy to discover the Foundation for Health Coverage Education (FHCE), a national non-profit based in California that is holding out a hand to the 41 million uninsured across the country. They're a one-stop treasure trove of eligibility information in every state, and a handy guide – online or by phone – through the maze of public and private insurance options.

"It's an unbiased look at the information and programs that are out there today," says FHCE President

Ankeny Minoux. Call 800-234-1317 or visit www.coverageforall.com and they will help you determine which programs you qualify for, and what you need to do to sign up.

If You Lose Your Job ...

Since 1985, workers who were laid off have been able to continue the healthcare coverage they have through their employers via COBRA. That coverage, however, was too expensive for many people to carry – until February. But Minoux points out that the American Recovery and Reinvestment Act means the federal government will pay as



Ankeny Minoux

much as 65% of your COBRA premiums for up to nine months if you're eligible. This, she says, brings many people's cost for continuing coverage in line with what they might pay for an individual insurance plan.

If you are laid off, your employer is required to

provide you with COBRA information, so your first step is to make sure that you receive it, and that you sign up right away if it is within your budget. You only have about 60 days to do this.

Minoux says most people don't realize that you don't need to continue coverage through COBRA for everyone currently on your plan. If coverage for the whole family isn't in your budget, but you have one family member with chronic health problems or a serious illness, you can take COBRA coverage for that person alone, allowing them to continue with the care and services they have been receiving. Then you can search for a less-expensive private plan, or a public program, to cover the rest of the family.

If a pre-existing health condition (asthma, diabetes, rheumatoid arthritis, etc.) is a worry, the Health Insurance Portability and Accountability Act (HIPAA) guarantees that you can obtain individual insurance once your COBRA coverage is exhausted – and have pre-existing issues covered as well. But there's a deadline here too. You have just 63 days after COBRA is exhausted to sign up for another plan, or you lose HIPAA protection. "So don't procrastinate," warns Minoux.

If COBRA Is Out Of Reach ...

If even coverage through COBRA is out of reach, there are lots of public-sponsored programs out there to help you. At least 33% of the uninsured are eligible for these programs, but many don't know it. "That's where people get lost in the system, because they don't know their options," Minoux says.

Yes, there are still people who fall through the cracks (as many as 15% of the 6.6 million uninsured in California), and our healthcare system is still in dire need of reform. But help is still out there for many. "There are definitely people we can help today," Minoux says.

You can log on and take a 5-question eligibility quiz to help you determine which programs might be able to help you and your family, print your state's free guide to public and private healthcare options, and find resources and applications for these programs in your state. And if you'd rather talk with a real, live human, you can call 800-234-1317 and someone will talk you through the process.

If someone in your family uses prescription medication, Minoux has another tip: free discount drug cards available through the [Partnership for Prescription Assistance, pparx.org](http://Partnership for Prescription Assistance.pparx.org).

With the looming threat that budget cuts will put some public programs in jeopardy, Minoux assured me that they'll be monitoring the situation and modifying their materials accordingly, so that they'll still be able to steer families in the right direction.