

## Nonprofit Organization Offers Families Live Help Line Assistance in 'Coverage for All' Campaign

More than 1 million California children<sup>(1)</sup> unnecessarily go without health coverage simply because of misconceptions about health insurance availability, according to the Foundation for Health Coverage Education's interpretation of recent studies on the subject. These children miss out on healthy child visits and other forms of preventive health care because parents and other caregivers assume that neither they nor their children will qualify for government sponsored programs.

In fact, starting at \$4 per month, one program, Healthy Families, provides low cost comprehensive health care coverage for children and teens up to age 19. Currently, children in a moderate income family of 4 earning \$4,031 per month or less are eligible for the "Healthy Families" program. Under the program, monthly premiums range from \$4 to \$9 per month for each child in the family to a maximum of \$27 per month for all children in the family. There is a \$5 co-pay for doctor visits and prescriptions. A child who meets program guidelines and doesn't qualify for Medi-Cal can receive health, dental and vision coverage including visits to doctors, dentists and specialists along with prescriptions, hospital care, lab work and preventative care.

According to the Foundation for Health Coverage Education's longtime health insurance access advocate and founder, Philip Lebherz, nearly 50% of the estimated 6 million uninsured Californians have access to government funded or low cost insurance but don't know it.

"As we researched the issues concerning the uninsured and their options, we realized that well-meaning, hard working legislators had mandated programs but hadn't effectively communicated them to people in need," said Lebherz. In response, the nonprofit organization launched the California Uninsured Help Line (1-800-234-1317) last spring. The help line provides live one-on-one assistance and is staffed 24 hours a day seven days a week with friendly "information specialists" and interpreters who speak multiple languages and offer basic screening for both public and private health insurance.

Under the Healthy Families program, parents, legal guardians, step parents, foster parents and caretaker relatives can apply for children living in their home. Children are eligible even if they have a serious illness.

Qualification rules for the children include caregiver income level that falls within the federal income guidelines based on family size and children's ages, inability of children to qualify for no-cost Medi-Cal, children not covered by an employer's insurance plan for at least 3 months (some exceptions) and children meeting the citizenship/immigration rules.

Prenatal care is also available for pregnant women 18 and under who qualify. Any age pregnant woman can apply for Healthy Families up to 3 months before a baby is due. The baby will be covered by no cost Medi-Cal for the first year.

"If people know their children have health coverage, they might decide to visit a doctor sooner and avoid treatment paths that are complicated and more expensive when taken later," Lebherz said. "A woman who gets prenatal care is starting her child off with potentially fewer health problems later in life. It's the kind of care we all want to provide for our children."

The Foundation for Health Coverage Education (FHCE) is a non-profit organization with a mission to help simplify public and private health insurance eligibility information. In addition to the California Uninsured Help Line, FHCE offers free consumer guides such as the California Health Care Options Matrix(TM) and the Finding Coverage in California (TM) booklet, available in English and Spanish, plus free educational seminars for health, business and social service related professionals.

For more information on FHCE, visit their website at [www.coverageforall.org](http://www.coverageforall.org). For help finding health coverage options, please contact the California Uninsured Help Line at 1-800-234-1317.

(1)California Healthcare Foundation