

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with pre-existing, severe or chronic medical conditions	Low income children and families	Moderate income children and families	Adults with chronic medical conditions	Native American Indians	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health 703-276-0220 www.nahu.org</p> <p>Click on <i>Consumer Info</i> then <i>Find an Agent/Member</i></p>	<p>COBRA (Consolidate Omnibus Budget Reconciliation Act)</p> <p>Then convert to</p> <p>HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans 703-276-0220 www.nahu.org</p> <p>Click on <i>Consumer Info</i> then <i>Find an Agent/Member</i></p>	<p>Alaska Comprehensive Health Insurance 888-290-0616 www.achia.com</p>	<p>Medicaid 907-465-3347 www.hss.state.ak.us/dpa/programs/medicaid</p>	<p>Denali Kid Care Toll Free Outside Anchorage 888-318-8890 Anchorage Area 269-6529 www.hss.state.ak.us/dhcs/DenaliKidCare</p>	<p>CAMA (Chronic and Acute Medical Assistance) 800-780-9972 www.hss.state.ak.us/dhcs/cama</p> <p>Or contact the Division of Public Assistance office nearest you or the fee agent in your community</p>	<p>IHS (Indian Health Services) 907-729-3686 http://www.ihs.gov/FacilitiesServices/AreaOffices/Alaska/index.asp</p> <p>For eligibility information visit: www.ihs.gov/GeneralWeb/HelpCenter/CustomServices/elig.asp</p>	<p>Medicare 800-633-4227 800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p>	<p>Health Coverage Tax Credit 866-628-HCTC (4282) www.irs.gov (key word HCTC)</p>
Coverage	<p>Group Coverage as selected by employer with a variety of plan designs available</p> <p>If uninsured for previous 63 - 90 days, a waiting period for coverage of pre-existing conditions may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>Up to \$5 million lifetime maximum, assorted deductible</p> <p>PPO and Non-PPO plans available</p> <p>COBRA available for 18-36 months, depending upon the "qualifying event"</p> <p>Same plan as employer sponsored plan, but paid by the individual (credit for time covered under previous plan relative to pre-existing conditions) on employer sponsored group plans only</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted deductible and plan design options for selection</p> <p><i>Limits on pre-existing health conditions may apply</i></p> <p>ACHIA offers six different comprehensive PPO plans with different deductibles</p> <p>ACHIA also offers a Traditional non-PPO plan. This plan pays 80% of the allowed charges after the \$1,000 annual deductible has been satisfied. Once the deductible and out of pocket maximum have been satisfied, ACHIA will pay claims at 100%</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient hospital services, prenatal care, vaccines for children, physician services, nursing facility services for persons aged 21 or older, family planning and supplies, rural health clinic, home health care for persons eligible for skilled-nursing, laboratory and x-ray, pediatric and family nurse practitioner, nurse-midwife, early and periodic screening, diagnostic, and treatment (EPSDT) services for children under age 21</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>All programs offer a variety of prevention and treatment services such as: doctor's visits, check-ups & screenings, vision exams & eyeglasses, dental checkups, cleanings & fillings, hearing tests & hearing aids, speech therapy, physical and mental health therapy, substance abuse treatment, chiropractic, foot doctor's services, hospital care, laboratory tests, prescriptions, medical transportation</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Prescription drugs and medical supplies, limited to 3 prescriptions per month and no more than a 30-day supply of any drug</p> <p>Physician services</p> <p>Chemotherapy and radiation services for a recipient with cancer requiring chemotherapy, if provided in an outpatient setting</p> <p>Outpatient laboratory and X-ray services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>IHS services are provided directly and through tribally contracted and operated health programs. Health services also include health care purchased from more than 9,000 private providers annually. The Federal system consists of 36 hospitals, 61 health centers, 49 health stations, and 5 residential treatment centers. In addition, 34 urban Indian health projects provide a variety of health and referral services</p> <p>HS-funded, tribally-managed hospitals are located in Anchorage, Barrow, Bethel, Dillingham, Kotzebue, Nome and Sitka. There are 37 tribal health centers, 166 tribal community health aide clinics and five residential substance abuse treatment centers</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers to standard plans A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and 'advantage' plans</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA premium if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</p> <p>Coverage through Alaska high-risk health insurance pool, the Alaska Comprehensive Health Insurance Association</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2-50</p> <p>Owner can count as an employee, proprietor</p> <p>Name on license must draw wages</p> <p>No Guarantee Issue for group sized 50+</p>	<p>GUARANTEED COVERAGE</p> <p>Cobra Subsidy: If you were involuntarily terminated between Sept 1, 2008 and Dec 31, 2009, you are eligible for a COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. If you turned down COBRA from Sept 1, 2008 to Feb 17, 2009, you are eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>Former employees (or covered dependents) of an employer sponsored health plan (medical, dental, vision) terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for an Alaska Comprehensive Health Insurance Association plan, see next column</p>	<p>GUARANTEED COVERAGE</p> <p>Individuals unable to obtain private health insurance for reasons other than cost; You are an Alaska resident, You have at least 18 months of prior health insurance coverage without a 90 day or more break in such coverage; Your most recent health insurance coverage was under a group plan; You are not eligible for other group health insurance coverage including Medicare, Veteran's benefits, Native Health Care or Medicaid; Your most recent health insurance coverage was not terminated due to nonpayment of premium or fraud; You have elected and exhausted any COBRA or similar coverage; You do not have other health insurance coverage</p> <p>This is also the option for TAA recipients</p>	<p>GUARANTEED COVERAGE</p> <p>Family Income can be up to 185% of the FPL</p> <p>Working Disabled - 250% of the FPL</p> <p>Contact your local Division of Public Assistance office or your community's village fee agent for more information</p>	<p>GUARANTEED COVERAGE</p> <p>You are an Alaskan resident</p> <p>You are a child 18 or younger Children with other health insurance < 150% FPL Children with no Health Insurance < 175% FPL</p> <p>You are pregnant and can provide proof of pregnancy from your health care provider Pregnant Women with or without Health Insurance < 175% FPL</p> <p>Denali KidCare income guidelines are based on family size. Assets do not count towards Eligibility. It's best to apply, but call Denali KidCare to ask about the income guidelines</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a U.S. Citizen or legal alien; have one of following: a terminal illness; cancer requiring chemotherapy; chronic diabetes or diabetes insipidus; chronic seizure disorders; chronic mental illness; chronic hypertension</p> <p>No other resources to meet the health care you need</p> <p>Household income must be: < \$300/months for one person < \$400/ months for two people add \$100 for each additional person < \$500 in countable resources that could be used to pay medical bills: cash, bank/credit union accounts, or personal property, your home, one vehicle, income producing property, property that is used for your job (boat, fishing gear, etc.), or a fishing permit</p>	<p>GUARANTEED COVERAGE</p> <p>Must be regarded by the local community as an Indian or Alaska Native; Is a member of an Indian or Alaska Native Tribe or Group under Federal supervision; Resides on tax-exempt land or owns restricted property; Actively participates in tribal affairs; Any other reasonable factor indicative of Indian descent; Is a non-Indian woman pregnant with an eligible Indian's child for the duration of her pregnancy through post partum (usually 6 weeks); Is a non-Indian member of an eligible Indian's household and the medical officer in charge determines that services are necessary to control a public health hazard or an acute infectious disease which constitutes a public health hazard.</p>	<p>GUARANTEED COVERAGE</p> <p>Age 65 and older</p> <p>Disabled people of all ages</p> <p>People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)</p>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost</p> <p>Not enrolled in certain state plans</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 35% of the insurance company's index rate</p>	<p>Cobra Subsidy: 35% of monthly premium</p> <p>Costs range from 102%-150% of employer sponsored group health plan rates</p>	<p>Costs vary dependent on age and medical underwriting</p>	<p>Costs vary dependent on age and plan selection</p> <p>Rates are set at 150-175% of average standard risk rate for health insurance sold in Alaska with similar benefits</p>	<p>\$0 for families below 100% of the FPL</p>	<p>\$0 for eligible children, teens and pregnant women</p> <p>Youth who are 18 years-old may be required to share a limited amount of the cost for some services</p>	<p>\$0 and \$1 per prescriptions or medical supplies</p>	<p>\$0 for an IHS qualified beneficiary</p>	<p>\$0 and share of cost for certain services: deductibles for certain plans</p>	<p>20% of the insurance premium</p>

Other programs & resources

Women-Infant-Children (WIC)
907-465-3100
http://www.hss.state.ak.us/dpa/programs/nutri/WIC/default.htm

VA Medical Benefits Package
877-222-8387
www.va.gov

Partnership for Prescription Assistance
888-4PPA-NOW (888-477-2669)
www.pparx.org

Anchorage Neighborhood Health Center
907-257-4600
www.anhc.org

Anchorage Community Health Services
907-343-4605

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (Based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 74, No. 14, January 23, 2009, pp. 4199-4201. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education®, www.coverageforall.org.

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Other sources of information

Financial aid and free or low-cost benefits

Government Benefits Finder
800-FED-INFO
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Bureau of Primary Health Care
888-ASK-HRSA
www.ask.hrsa.gov/pc

(Search tool by zip code)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Alaska Health and Social Services
800-211-7470
907-562-3671
www.hss.state.ak.us

(State program information)

Laws and regulations

Alaska Division of Insurance
800-467-8725 (Alaska only)
907-465-2515
www.dced.state.ak.us/insurance

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with this Matrix or finding a broker or agent

Alaska Association of Health Underwriters
www.nahu.org

(State organization of insurance brokers)

ALASKA

Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education® has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.