

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 individuals & families	Children in moderate income families	Women	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Health</b> Alabama Association of Health Underwriters 703-276-0220 www.nahu.org www.alanahu.org</p>	<p><b>COBRA</b> And then</p> <p><b>HIPAA</b> Health Insurance Portability and Accountability Act 866-4-USA-DOL (866-487-2365) www.dol.gov</p> <p><b>HIPP</b> (Health Insurance Premium Payment Program) 334-242-3722 www.medicaid.state.al.us</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> Alabama Association of Health Underwriters 703-276-0220 www.nahu.org www.alanahu.org</p>	<p><b>AHIP</b> Alabama Health Insurance Plan 866-833-3375 334-263-8311 www.alseib.org</p>	<p><b>Medicaid (SOBRA &amp; MLIF)</b> 334-242-5000 800-362-1504 https://insurealabama.adph.state.al.us/</p>	<p><b>ALL Kids</b> 888-373-KIDS(5437) 334-206-5568 877-774-9521 https://insurealabama.adph.state.al.us/ or www.adph.org/allkids/</p> <p><b>AL Child Caring Program</b> 800-726-2289 https://insurealabama.adph.state.al.us/</p>	<p><b>Breast and Cervical Cancer Prevention</b> 877-252-3324 www.adph.org/earlydetection/</p>	<p><b>Medicare</b> 800-633-4227 800-MEDICARE www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p> <p><b>Alabama State Health Insurance Assistance Program</b> 800-243-5463</p>	<p><b>Health Coverage Tax Credit</b> 866-628-HCTC (4282) www.irs.gov (key word HCTC)</p>	<p><b>VA Medical Benefits Package</b> 877-222-8387 www.va.gov</p>
Coverage	<p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>Cobra Subsidy:</b> 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage is available for up to 18 months depending on qualifying events, must have 20 employees or more</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration (see AHIP)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs</p> <p>There is a 6-month look-back and 12-month exclusionary period limit for pre-existing conditions in traditional individual market health insurance products in Alabama</p> <p><i>Limits on pre-existing health conditions may apply</i></p>	<p>Two plans are available for member and certain dependents - a Blue Cross and Blue Shield of Alabama <b>Traditional Indemnity Plan</b> and a <b>Managed Care Plan</b> through United HealthCare</p> <p>Both plans provide doctor visits, prescription drugs, outpatient and in-hospital care, maternity, labs and x-rays, transplants, rehabilitation, durable medical equipment, and mental health and substance abuse, also emergency care while away from home and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Among some of the services: ambulatory surgical center, birth center services, child health check-up, chiropractic care, durable medical equipment and supplies, federally qualified health centers, home health, hospital inpatient/outpatient care, laboratory, licensed midwife, physician, podiatry, prescriptions, rural health clinics, therapy, X-Rays</p> <p><b>SOBRA:</b> pregnant women ONLY get pregnancy related services covered</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>All Kids:</b> regular check-ups and immunizations, sick child doctor visits, prescriptions, dental and vision care, hospital and physician services, limited mental health/substance abuse services, and a toll-free 24 hour nurse line for health questions, and more</p> <p><b>AL Child Caring Program:</b> outpatient services only</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>A pelvic exam and a Pap smear</p> <p>A clinical breast exam</p> <p>An appointment and voucher for a mammogram if 50 and over</p> <p>Certain diagnostic services if needed, such as ultrasound, diagnostic mammogram, colonoscopy or biopsy</p>	<p><b>Medicare</b> offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p><b>ASHIAP</b> is a Medicare counseling service</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><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive preventive and primary care, outpatient and inpatient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p>Company size 2-50 employees</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week for coverage</p> <p>Owner can count as an employee</p> <p>Owner name on business license must draw wages from the company</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Cobra Subsidy:</b> 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. You must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>For HIPAA you cannot be eligible for Medicare or other public or group insurance programs</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for AHIP</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>You must have chosen to extend coverage under COBRA, group health plan, government plan, or church plan and exhausted those benefits and submitted your application within 63 days of your last day of coverage to sign up for AHIP</p> <p>Must be a permanent Alabama resident with at least 18 months of continuous healthcare coverage without being terminated due to fraud or failure to pay</p> <p>AHIP is specifically aimed at those who have purchased coverage from their employer and whose benefits have run out.</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Medicaid</b> Pregnant Women-133% of FPL Children (ages 0-5)-133% of FPL Children (Ages 6-19)-100% of FPL Supplemental Security Income Recipients-74% of FPL Working Parents-19% of FPL Non-Working Parents-13% of FPL Asset limits for some people</p> <p>Legal Alabama resident</p> <p><b>SOBRA:</b> Must not be in an institution; must not be eligible for dependent coverage under state employees' insurance (including Public Schools)</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Both:</b> Be under the age of 19 and an Alabama resident. Not be covered by any other health insurance; Be ineligible for Medicaid</p> <p><b>All Kids:</b> Be a U.S. citizen or eligible immigrant; Not be in an institution; Family incomes between 101-200% FPL</p> <p><b>AL Child Caring Program:</b> Not be eligible for ALL Kids and all other plans; Be enrolled in school (if of age)</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Women age 45 - 64</p> <p>Women under age 45 who have a problem with their breast can receive a free breast cancer screening only</p> <p>Income eligibility at or below 200% of FPL</p> <p>Women without insurance or who are underinsured</p>	<p><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></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> <p>Individuals who are eligible for the federal Health Care Tax Credit can also use their credit funds to purchase a private health insurance product developed by Blue Cross Blue Shield of Alabama</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions</p> <p>Certain veterans must have completed 24 continuous months of service</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 20% of the insurance company's index rate</p>	<p><b>Cobra Subsidy:</b> 35% of monthly premium</p> <p>Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA could be higher</p> <p>Individual coverage is also available and may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p>	<p><b>Traditional Indemnity Plan</b> premium could range between \$169 to \$957 depending on age, sex, smoker or non-smoker, and plan you choose.</p> <p><b>Managed Care Plan</b> premium could range between \$247 to \$862 depending on age, sex, and smoker or non-smoker.</p>	<p><b>\$0 to \$3.00</b> for office visits, prescription drugs and some other services</p> <p><b>\$50</b> co-payment for each inpatient hospital stay</p>	<p><b>Both:</b> <b>\$0</b> or small co-pays</p> <p><b>ALL KIDS:</b> Yearly costs range from \$50.00 to \$100.00 per child, per year up to the first 3 children (no cost for additional children)</p>	<p><b>\$0</b> or minimal share-of-cost</p>	<p><b>\$0</b> and share of cost for certain services; deductibles for certain plans</p>	<p><b>20%</b> of the insurance premium</p>	<p><b>\$0</b> and share of cost and co-pays depending on income level</p>

**Other programs & resources**

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

**Women-Infant-Children (WIC)**  
888-942-4673  
800-654-1385  
www.adph.org/wic

**Family Planning**  
800-545-1098

**Vaccines for Children**  
800-469-4599  
www.adph.org/immunization/

**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](http://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](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://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](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://www.mentalhelp.net/selfhelp)

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

**Alabama Department of Public Health**  
334-206-5300  
[www.adph.org](http://www.adph.org)

(State program information)

### Laws and regulations

**Alabama Department of Insurance**  
334-269-3550  
800-433-3966  
[www.aldoi.gov](http://www.aldoi.gov)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://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

**Alabama Association of Health Underwriters**  
[www.nahu.org](http://www.nahu.org)

(State organization of insurance brokers)

## ALABAMA

# 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.