

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						Trade Dislocated Workers (TAA recipients)
	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 families and individuals	Individuals and families with moderate income	Children in moderate income families	Immigrants awaiting legal status	Native American Indians	
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Health</b> Iowa Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>COBRA or MiniCOBRA/ Conversion</b></p> <p>Or <b>HIPP</b> (Health Insurance Premium Payment) 888-346-9562</p> <p>...Then <b>HIPAA</b> (Health Insurance Portability &amp; Accountability Act) 866-4-USA-DOL www.dol.gov</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> Iowa Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>HIPIOWA</b> (Health Insurance Plan of Iowa) 877-793-6880 www.hipiowa.com</p>	<p><b>Medicaid</b> 800-338-8366 800-972-2017 www.ime.state.ia.us/Members</p> <p>Or contact local county Department of Human Services</p>	<p><b>IowaCare</b> 800-338-8366 515-725-1003 www.ime.state.ia.us/IowaCare/index.html</p> <p>Or contact local county Department of Human Services</p>	<p><b>Hawk-i</b> (Healthy and Well Kids in Iowa) 800-257-8563 888-422-2319 TDD www.hawk-i.org/index.html</p>	<p><b>Emergency Medicaid</b> 800-338-8366 www.ime.state.ia.us/Members</p> <p>Or contact local county Department of Human Services</p>	<p><b>Indian Health Services</b> 605-226-7531 www.ihs.gov</p>	<p><b>Health Coverage Tax Credit</b> 866-628-HCTC www.irs.gov (key word HCTC)</p>
Coverage	<p>Up to \$5M lifetime maximum, assorted deductibles</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</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 available if more than 20 employees for up to 36 months depending on qualifying events, MiniCOBRA for 2-19 employees for 19 months</p> <p>HIPP helps people keep insurance they already have by paying for the premiums when cost effective for state</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 Pool)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$5M, assorted deductibles depending on age and ZIP code</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>HIPIOWA offers five comprehensive preferred provider plans each with a pharmacy benefit to choose from and a Medicare carveout plan</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Inpatient and outpatient hospital services, physician services, medical and surgical dental services, nursing facility services for persons aged 21+, family planning services, nurse/midwife services, chiropractors, podiatrists, optometrists, psychologists, dental services, physical therapy, therapies for speech hearing and language disorders, occupational therapy, prescribed drugs, prosthetic devices, vision, mental health, hospice care and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient hospital, physician or advanced registered nurse practitioner, and dental</p> <p>Services do not include checkups or pharmaceuticals, with the exception of those needed during and immediately following hospital stays. Emergency services are provided at local hospitals, not via IowaCare</p> <p>Unlike Medicaid, IowaCare is not an entitlement, meaning that it depends on specific appropriations</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>A child who qualifies will get all of his or her health care services through a health plan that has agreed to participate in the program: doctor visits, outpatient hospital services, vaccines and shots (immunizations) emergency care, inpatient hospital services, prescriptions, vision, dental, hospice, speech and physical therapy, nursing care services, chiropractic care mental health/substance abuse</p> <p>Each county has one or more health plans</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to 3 days of Medicaid is available to pay for the cost of emergency services for aliens who do not meet citizenship, alien status, or social security number requirements. The emergency services must be provided in a facility such as a hospital, clinic, or office that can provide the required care after the emergency medical condition has occurred.</p>	<p>Offers health, dental, vision, and prescription coverage</p> <p>Treatment for special health problems like breast cancer, kidney problems, nursing home needs, and AIDS</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>Can use credit to purchase plan through HIPIOWA</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 be present for half of the preceding calendar quarter and work 20 hrs/week for coverage</p> <p>Owner can count as an employee</p> <p>Proprietor name on license must draw wages</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. Must have an income at or below \$125,000 for individuals or \$250,000 for couples.</p> <p>All coverage terminated within last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>Iowa resident</p>	<p>Eligibility is based on medical underwriting</p> <p>There is a 12 month look back period during first two years of coverage. If condition is deemed preexisting there can be a 24 month exclusionary period.</p> <p>Must be resident of state or documented immigrant</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>A notice of rejection of health insurance coverage within the last nine months or reduction of limitation which substantially reduces benefits compared to benefits available to others</p> <p>A notice of refusal to issue insurance except at a rate exceeding the plan rate of a comparable HIPIOWA plan. Other involuntary termination (other than non-payment)</p> <p>Ineligible for public programs</p> <p>Can get if eligible for HIPAA</p> <p>Iowa residency required</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Children (ages 1-19): 133% FPL</p> <p>Pregnant Women and Infants (ages 0-1): 200% FPL</p> <p>Working Parents: 82% FPL Non-Working Parents: 33% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>Medically Needy Individual: 67% FPL Medically Needy Couple: 50% FPL</p> <p>U.S. citizen and Iowa resident</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Eligible people are adults aged 19-64 in households with adjusted income of up to 200 percent of the federal poverty level (about \$1,600/month for a family of two), who are not eligible for Medicaid, who do not have other health insurance, and who agree to pay a small premium</p> <p>Pregnant women at or below 300% of the FPL (if their medical costs can bring their monthly income to 200% of the FPL)</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Be under 19 years old</p> <p>Have no other health insurance</p> <p>Be a citizen of the United States or a qualified alien</p> <p>Family income must be at or below 200% of the FPL</p> <p>Cannot be the dependent of a State of Iowa employee</p> <p>Children who qualify for Medicaid cannot get Hawk-i</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Children (ages 1-19): 133% FPL</p> <p>Pregnant Women and Infants (ages 0-1): 200% FPL</p> <p>Working Parents: 82% FPL</p> <p>Non-Working Parents: 33% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>Medically Needy Individual: 67% FPL</p> <p>Medically Needy Couple: 50% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be regarded by the local community as an Indian; Is a member of an Indian Tribe or Group under Federal supervision; Resides on taxexempt 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><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>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% 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>Can be 125-150% of the average rates charged individuals for comparable major medical coverage by 5 or more of the largest insurance companies in the individual health insurance market.</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>\$1-\$3</b> co-pays and monthly premium</p>	<p><b>\$0</b> or minimal share of cost depending on your income. No one pays more than \$40</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>20%</b> of the insurance premium</p>

**Other Programs & Resources**

**Medicare**  
(Age 65 and up)  
800-952-5253  
1-800-MEDICARE  
www.medicare.gov

**Medicare Prescription Drug Program**  
800-633-4227

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

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

**Women-Infant-Children (WIC)**  
800-532-1579  
http://www.idph.state.ia.us/wic/default.asp

**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 Issue** 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).

© Copyright 2009 by Philip Lebherz and the Foundation for Health Coverage Education®.

All rights reserved. Printed in the U.S.A.

## 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)

**Iowa Department of Human Services**  
[www.dhs.state.ia.us](http://www.dhs.state.ia.us)

(State program information)

### Laws and regulations

**Iowa Insurance Division**  
800-325-2548  
[www.iid.state.ia.us](http://www.iid.state.ia.us)

(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

**Iowa Association of Health Underwriters**  
[www.eiahu.org](http://www.eiahu.org)

(State organization of insurance brokers)

IOWA

# 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.

Revised July 2009