

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 and families	Children	Women	Immigrants awaiting legal status	Seniors and Disabled	Trade Dislocated Workers (TAA Recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health Idaho Association of Health Underwriters 703-276-0220 www.iahu.org</p> <p>AHI (Access to Health Insurance) 866-326-2485 www.access-to-health-insurance.idaho.gov</p>	<p>COBRA Consolidated Omnibus Budget Reconciliation Act</p> <p>Or</p> <p>Conversion Plans</p> <p>Then</p> <p>HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Idaho Association of Health Underwriters 703-276-0220 www.iahu.org</p>	<p>HRP Idaho Individual High Risk Reinsurance Pool 208-334-4250 800-721-3272 www.doi.idaho.gov</p>	<p>Medicaid 800-926-2588 866-326-2485 TDD 208-332-7205 www.healthandwelfare.idaho.gov</p> <p>Or contact local health or welfare agency</p>	<p>Children's Access Card 800-926-2588 www.idahohealth.org</p>	<p>Women's Health Check 800-926-2588 www.healthandwelfare.idaho.gov</p>	<p>Emergency Medicaid 800-926-2588 TDD 208-332-7205 866-326-2485 (Emergency Processing Center)</p> <p>Or contact local health or welfare agency</p>	<p>Medicare 800-MEDICARE 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p>	<p>Health Coverage Tax Credit 866-628-HCTC 866-628-4282 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>AHI is a premium assistance program that makes health insurance more affordable for employees of qualified small businesses</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: Coverage available for up to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPAA: Benefits are based on the program selected and there is no expiration of coverage</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>There are five HRP plans. All plans cover the same health benefits but cost sharing varies. All insurers sell the same HRP plans. This standardization of benefits will help you compare the cost of coverage from different companies. HRP plans cover hospital and physician services, preventive care, maternity care, prescription drugs, and limited mental health and substance abuse treatment.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Four plans to choose from: Medicaid Standard Plan, Medicaid Basic Plan, Medicaid Enhanced Plan, and the Medicare-Medicaid Coordinated Plan</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>Medical services, Dental, Mental health services, Vision, Pharmacy, Hearing, Hospitalization, and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Annual clinical breast examination (CBE)</p> <p>Annual mammogram</p> <p>Annual pelvic examination; Annual Pap test — After three consecutive normal Pap tests, Women's Health Check will cover one Pap test every three years</p> <p>Diagnostic Services, if needed</p>	<p>Emergency Medicaid covers emergencies, pregnancy-related care (prenatal and delivery), kidney dialysis, treatment for breast and cervical cancer</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, Part A: Hospital Insurance and Part B: Medical Insurance, as well as several supplemental and advantage plans. It also offers a prescription drug program called Medicare Part D</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>
Eligibility	<p>GUARANTEED COVERAGE</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>GUARANTEED COVERAGE</p> <p>COBRA: If you were involuntarily terminated between Sept 1, 2008 and May 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p>HIPAA: After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for HRP, see next column</p>	<p>GUARANTEED COVERAGE</p> <p>First, if you applied for individual health insurance and were turned down due to your health status or claims history, that insurer must offer you the option to buy a HRP plan</p> <p>Second, if an individual health insurer offered to sell you a policy at a surcharged premium, that insurer must offer you the option to buy a HRP plan</p> <p>Third, if you are HIPAA eligible, you are eligible to buy a HRP policy from any approved insurer in Idaho</p> <p>You are also eligible to apply for HRP if there is a reasonable probability that you will exceed your lifetime benefit maximum under your existing coverage within 90 days and if the lifetime benefit maximum of your existing plan is at least \$500,000</p>	<p>GUARANTEED COVERAGE</p> <p>Children Age 0-19 income at or below 185% of the FPL (co-payments vary depending on the families qualifying income)</p> <p>Pregnant Women: 133% FPL</p> <p>Adults: 25% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>Must be a U.S. citizen or legal non-citizen</p>	<p>GUARANTEED COVERAGE</p> <p>Between 133-185% FPL</p> <p>Must be ineligible for no-cost Medicaid or employer-based coverage</p> <p>Residents and legal immigrants</p>	<p>GUARANTEED COVERAGE</p> <p>Women without health insurance that covers mammograms or Pap tests;</p> <p>Age 30-49 and have not had a Pap test in 5 years or longer or have never had a Pap test;</p> <p>Age 65 or older and is NOT eligible for Medicare, or does not have Medicare Part B</p> <p>Income below 200% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Children ages 0-19, up to 150% FPL</p> <p>Pregnant Women: 133% FPL</p> <p>Non-Working Parents: 24% FPL</p> <p>Working Parents: 31% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>U.S. citizenship not required</p>	<p>GUARANTEED COVERAGE</p> <p>Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages 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 ± 50% of the insurance company's index rate</p>	<p>COBRA: With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p>COBRA, HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p>	<p>Costs vary depending on age, region and program.</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 or share of cost</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 or minimal share of cost</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

Indian Health Services
503-326-2020
www.ihs.gov

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)
800-926-2588
www.healthandwelfare.idaho.gov/site/3453/default.aspx

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.

© Copyright 2010 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

(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

Health Resources and Services Administration
888-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

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)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Idaho Department of Health and Welfare
800-926-2588
www.healthandwelfare.idaho.gov

(State program information)

Laws and regulations

Idaho Department of Insurance
208-334-4250
www.doi.idaho.gov

(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

Idaho Association of Health Underwriters
www.iahu.org

(State organization of insurance brokers)

IDAHO

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.