

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals unable to obtain private health insurance due to a medical condition	Low-income individuals & families	Children in moderate income families	Children with special health care needs	Women	Seniors and Disabled	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Louisiana Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>COBRA/Mini-COBRA</p> <p>And then HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> <p>LAHIPP 866-362-5253 www.LaHIPP.DHH.Louisiana.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Louisiana Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>LHP Louisiana Health Plan 800-736-0947 225-926-6245 (Baton Rouge) www.lahealthplan.org</p>	<p>Medicaid 888-342-6207 www.lamedicaid.com</p>	<p>LaCHIP Children's Health Insurance Plan 877-252-2447 877-2LaCHIP www.LaCHIP.org</p> <p>Women-Infant-Children (WIC) 800-251-BABY www.dhh.louisiana.gov/offices/?ID=320</p>	<p>CSHS Louisiana Children's Special Health Services 504-896-1340 http://www.dhh.louisiana.gov/offices/?ID=256</p>	<p>Breast and Cervical Cancer Prevention 888-342-6207 www.dhh.state.la.us/offices/page.asp?id=92&detail=3879 or http://labchp.lsuhscc.edu/default.htm</p> <p>LaMOMS 888-342-6207 TTD: 800-220-5404 http://www.dhh.louisiana.gov/offices/?id=137</p>	<p>Medicare 800-633-4227 1-800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p>
Coverage	<p>Carriers can impose a 6-month look-back/12-month exclusionary period for preexisting conditions on enrollees that do not have prior creditable coverage</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA /Mini-COBRA coverage is available for up to 12-18 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 LHIA)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs</p> <p>There is a 12-month look-back and exclusionary period limit for pre-existing conditions in traditional individual market health insurance products in Louisiana</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>Four plans offering comprehensive coverage of doctor visits, prescription drugs, outpatient and in-hospital care, ambulance, labs and x-rays, skilled nursing care, home health visits, transplants, rehabilitation, durable medical equipment, physical, speech and occupational therapy, vision care, and preventive care, among other services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Physician, hospital, laboratory, x-ray, and nursing home services. Optional programs cover services such as pharmacy and intermediate care facilities for the mentally retarded</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>LaCHIP: provides Medicaid coverage for doctor visits for primary care as well as preventive and emergency care, immunizations, prescription medications, hospitalization, home health care and many other health services</p> <p>WIC: Nutrition education and services; Breastfeeding promotion and education; A monthly food prescription of nutritious foods; and Access to maternal, prenatal and pediatric health-care services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Health care services, medical tests and procedures, hospitalization, therapies, home health services, medical equipment and supplies, parent/family support services (parent liaisons), medications and special diets, nursing, nutrition and social services follow-up, care coordination, case management, and resource development, or over 21 years of age for the Cystic Fibrosis program</p>	<p>BCCP: Screening and/or diagnostic mammograms annually for women 50 years+, ultrasound. Fine needle aspiration of the breast and breast biopsy, if indicated, Annual Pap exams for women 18 years of age and older not already enrolled in a program that provides this service, Colonoscopy and biopsy, if indicated, follow-up and referral for abnormal Pap exams and/or Mammograms</p> <p>LaMOMS: pregnancy-related services, delivery and care up to 60 days after the pregnancy ends including doctor visits, lab work/tests, prescription medicines and hospital care</p>	<p>Medicare offers two 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>Comprehensive preventive and primary care, outpatient and inpatient services</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 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>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 LHIA</p>	<p>GUARANTEED COVERAGE</p> <p>Have an automatically rejectable health condition, or during the 12 months prior to applying for coverage from the Association have been rejected by a licensed insurance company, nonprofit health care services plan or HMO for coverage substantially similar to the Association coverage without material underwriting restriction at a rate equal to or less than the Association plan</p> <p>Not be eligible or receiving health benefits under any federal or state program and not have received \$500k in benefits from the Association or any organization similar to the Association</p> <p>Eligible with HIPAA</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant women & Children 0-19 Income up to 200% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>Non-Working Parents: 12% FPL</p> <p>Medically Needy Couples and Working Parents: 26% FPL</p> <p>Medically Needy Individual: 14% FPL</p> <p>Legal Louisiana residents</p> <p>Asset limits for some people</p>	<p>GUARANTEED COVERAGE</p> <p>LACHIP: Children must be under age 19 and not covered by health insurance.</p> <p>Family income cannot be more than 250% of the FPL</p> <p>Louisiana residents and able to document either U.S. citizenship or meet residency requirements</p> <p>WIC: Live in Louisiana, Pregnant and postpartum women, infants, and children under age 5; Income must be: Family of 1 \$1,670, Family of 2 \$2,247, Family of 3 \$2,823, Family of 4 \$3,400, \$577 for each additional family member</p>	<p>GUARANTEED COVERAGE</p> <p>Children under age 21, who live in Louisiana, have a condition covered by CSHS, would benefit from rehabilitation services, have a long-term condition that requires specialty care and a multi-disciplinary treatment team, and meet financial requirements may qualify for services</p>	<p>GUARANTEED COVERAGE</p> <p>U.S. citizens or qualified aliens under 65 years old; uninsured and screened for breast or cervical cancer under the CDC</p> <p>Income up to 250% FPL (up to 200% for LaMOMS)</p> <p>Eligibility continues until the course of treatment ends or the criteria for the program are no longer met and may begin up to 3 months before the month a woman applies for Medicaid and may be eligible to be paid back for services received up to 3 months before she applied, if she used a Medicaid provider the service is covered by the Medicaid program</p>	<p>GUARANTEED COVERAGE</p> <p>Disabled or age 65 and older and 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>Certain veterans must have completed 24 continuous months of service</p>	<p>GUARANTEED COVERAGE</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>
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 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>Four plan options with deductible choices of \$1000, \$2000, \$3500 and \$5000</p>	<p>\$0</p>	<p>LACHIP: \$0-50 monthly premium depending on income</p> <p>WIC: \$0 or minimal 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>\$0 and share of cost and co-pays depending on income level</p>

Other programs & resources

Louisiana KidMed
800-259-4444
www.la-kidmed.com

Public Health Units
(Community Care)
www.oph.dhh.louisiana.gov/ophregions

Health Coverage Tax Credit
866-628-HCTC
www.irs.com (key word HCTC)

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

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)

Louisiana Department of Health and Hospitals
225-342-9500
www.dhh.louisiana.gov

(State program information)

Laws and regulations

Louisiana Department of Insurance
www.lidi.la.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

Louisiana Association of Health Underwriters
www.la-ahu.org

(State organization of insurance brokers)

LOUISIANA

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.