

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 with special needs	Pregnant women and children	Women	Seniors and Disabled	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health St. Louis Association of Health Underwriters www.slahu.org</p> <p>Springfield Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>COBRA ...Then convert to HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>Or State Conversion Plans</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans St. Louis Association of Health Underwriters www.slahu.org</p> <p>Springfield Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>Missouri Health Insurance Plan 800-843-6447 800-821-2231 www.mhip.org</p>	<p>Medicaid 888-275-5908 www.dss.mo.gov/mhd/index.htm</p>	<p>Children with Special Health Care Needs (CSHCN) 573-751-6246 800-451-0669 www.dhss.mo.gov/SHCN/index.html</p>	<p>MO HealthNet for Kids 888-275-5908 www.dss.mo.gov/mhk/index.htm</p> <p>Women-Infant-Children (WIC) 800-392-8209 www.dhss.mo.gov/wic/</p>	<p>Show Me Healthy Women 573-522-2845 www.dhss.mo.gov/BreastCervCancer/index.html</p> <p>WISEWoman 573-522-2845 www.dhss.mo.gov/WISEWOMAN</p>	<p>Medicare 800-633-4227 1-800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>MO Senior Rx 800-375-1406 www.morx.mo.gov</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p>
Coverage	<p>Pre-existing conditions can be excluded for a limited time depending upon the type of group plan you are joining</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 coverage available for 18-36+ months depending on qualifying events; benefits are same as group program</p> <p>HIPAA individual-plan conversion benefits are based on the program selected, no expiration</p> <p>State conversion plans offered through private health insurance market will vary</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Covers certain state mandated services</p> <p>Unlimited look-back and 24-month exclusionary period limit for pre-existing conditions</p> <p>Coverage options vary by carrier, but most offer plans that are HSA (Health Savings Account) compatible</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Hospital, physician care, maternity, prescription drugs, some limitations on alcohol and drug abuse care</p> <p>For most services, plan will pay for 80% of covered charges after you satisfy your annual deductible if you receive care in-network. After paying maximum amount of coinsurance charges for covered in-network services, MHIP will pay 100% of your covered charges for the rest of the calendar year</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medical, dental and vision, prescriptions, hospitalization and more depending on program</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Arthritis, burns, cerebral palsy, cleft lip and palate, cystic fibrosis, digestive disorders, ear infections (chronic), hearing disorders, heart disorders, hemophilia, hydrocephalus, neuromuscular disorders, orthopedic disorders, paraplegia, quadriplegia, seizures, sickle cell disease, spina bifida, spinal cord deformities, traumatic brain injury, urinary disorders</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>MO HealthNet for Kids: Comprehensive care including but not limited to doctor visits, mental, dental, prescriptions, hospitalization and more</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>Women age 40 to 64 or older without Medicare Part B are eligible for a clinical breast examination (CBE), and mammogram, plus a pelvic exam and pap test</p> <p>Women age 35-39 (with no other funding source available) are eligible for a pelvic examination and pap test and CBE, for diagnostic breast services if the CBE results are suspicious for cancer, and for diagnostic cervical services if their initial/follow-up cervical cancer screening was abnormal</p> <p>Wise Woman offers access to health screenings and lifestyle education that can reduce the risk of heart disease and stroke</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p>Senior Rx is a prescription discount program</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>Owner can count as an employee</p> <p>Proprietor-name on license must draw wages</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 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>Missouri 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>GUARANTEED COVERAGE</p> <p>Cannot be eligible for COBRA, or government programs (must have exhausted this option)</p> <p>Must be Missouri resident</p>	<p>GUARANTEED COVERAGE</p> <p>Limited assets such as cash, savings, stocks and bonds AND...</p> <p>Working parents with household income up to 84% FPL</p> <p>Non-working parents with household income up to 77% FPL</p> <p>Pregnant women and children aged 0-1 up to 185% FPL</p> <p>Children ages 1-5 up to 133% FPL</p> <p>Children ages 6-18 up to 100% FPL</p> <p>Aged, blind, disabled up to 85% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Participants must meet both medical and financial eligibility guidelines</p> <p>Must reside in Missouri</p> <p>Children up to age 21</p>	<p>GUARANTEED COVERAGE</p> <p>MO HealthNet for Kids: Low income children up to 300% FPL and uninsured</p> <p>WIC: pregnant women, non-breastfeeding postpartum women (up to 6 months after delivery or termination of the pregnancy), breastfeeding women (up to 1 year after delivery as long as they are breastfeeding the baby), infants from birth up to 1 year of age, and children up to their 5th birthday; Income must be at or below 185% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Must be MO resident and have legal immigration status</p> <p>35 and older</p> <p>Must be uninsured or underinsured with income under 200% of FPL</p> <p>Low income and 35-64 years of age</p>	<p>GUARANTEED COVERAGE</p> <p>Medicare: 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>Senior Rx: To qualify for Senior RX you must have Medicare Part D. If you are single your income must be at or below \$21,660 and if you are a married your income must be below \$29,140</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> <p>Certain veterans must have completed 24 continuous months of service</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate</p>	<p>Cobra Subsidy: 35% of monthly premium</p> <p>Costs range from 102-150% of group health rates</p>	<p>Various price ranges depending on deductible and what plan you buy.</p>	<p>Deductibles: \$500, \$1000, \$2500, and \$5000. Also, MHIP charges enrollees different rates based on their age, sex, and deductible level. MHIP rates cannot be more than twice of the amount that a healthy person would pay if he or she bought a similar plan from the five largest MO insurers</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 or share of cost</p>	<p>MO HealthNet for Kids: \$0 or share of cost. Families will pay no more than 5% of their annual income for premiums in a year.</p> <p>WIC: \$0 or minimal share of cost</p>	<p>\$0</p>	<p>Medicare: \$0 and share of cost for certain services; deductibles for certain plans</p> <p>Senior Rx: \$0</p>	<p>\$0 and share of cost and co-pays depending on income level</p>

Other Programs & Resources

Missouri CLAIM
800-390-3330
www.missouricclaim.org

Vaccines for Children
800-219-3224
www.dhss.mo.gov/Immunizations

Health Coverage Tax Credit
866-628-HCTC
www.irs.gov (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)

Missouri Department of Social Services
573-751-4815
www.dss.mo.gov

(State program information)

Laws and regulations

Missouri Department of Insurance
573-751-4126
www.insurance.mo.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

St. Louis Association of Health Underwriters
www.slahu.org

National Association of Health Underwriters
www.nahu.org

(State organization of insurance brokers)



The Anthem Blue Cross Blue Shield Foundation and the Foundation for Health Coverage Education® have generously funded this publication to ensure that the uninsured have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.

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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

