

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS							
	Small businesses (1-50 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 in moderate income families	Infants	Women	Seniors and Disabled	Veterans	
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health Mississippi Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>COBRA</p> <p>And then HIPAA</p> <p>Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Mississippi Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>MCHIRPA Mississippi Comprehensive Health Insurance Risk Pool Association 601-899 9967 888-820 9400 www.mississippihealthpool.org</p>	<p>Medicaid 601-987-3944 800-421-2408 www.medicaid.ms.gov</p>	<p>Mississippi CHIP Children's Health Insurance Plan 877-543-7669 877-KIDS-NOW www.medicaid.ms.gov/CHIP.aspx</p>	<p>First Steps 601-576-7427 800-451-3903 www.msdh.state.ms.us/firststeps/home.htm</p> <p>Women-Infant-Children (WIC) 800-545-6747 http://www.msdh.state.ms.us/msdhsite/_static/41.html</p>	<p>Breast and Cervical Cancer Prevention 601-576-7466 800-721-7222 www.msdh.state.ms.us/msdhsite/_static/41,0,103.html</p>	<p>Medicare 800-633-4227 800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Mississippi Seniorxms.org 888-948-3090 www.seniorxms.org</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</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>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA /Mini-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 MCHIRPA)</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 Mississippi</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Includes hospital services, physician care, limited mental health care, prescription drugs, and other services</p> <p>Benefits for nervous and mental conditions, alcohol and drug services and certain other treatment and services are provided with substantial limitations</p> <p>Prescription coverage doesn't begin until you have been enrolled in MCHIRPA for 6 months</p> <p>Lifetime Maximum Benefit of \$1,000,000</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Among some of the services: office visits and family planning services, hospital care, outpatient services, prescription drugs, eyeglasses, home health services, long term care services, inpatient psychiatric care, non-emergency transportation services, chiropractic services, dialysis services, dental extractions and related treatment, durable medical equipment and medical supplies, hospice services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive benefit package that includes coverage of doctor visits, hospitalization, prescriptions, vision, hearing and dental care, and immunizations</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>First Steps: Assessment, Individualized Family Service Plan (IFSP), family training and counseling, nursing care, nutritional counseling and planning, psychological services in behavior management, learning and mental health, physical therapy to help teach body movement, crawling, walking, occupational therapy to help teach self-help, playing and eating skills, Speech pathologist services to help develop language skills, transportation assistance to and from appointments</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>Screening and/or diagnostic mammograms annually for women 50 years of age and older, ultrasound, fine needle aspiration of the breast and breast biopsy, colonoscopy and biopsy, if indicated</p> <p>Follow-up and referral for abnormal pap exams and/or mammograms</p>	<p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p>Mississippi Seniorxms.org offers assistance and advice to Seniors in need.</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 1-50 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 MCHIRPA</p>	<p>GUARANTEED COVERAGE</p> <p>You have been turned down for coverage by an insurance company in the last 12 months or diagnosed with a health condition that causes insurance companies to automatically reject you; or you were offered coverage by an insurance company, but the policy contained a material underwriting restriction (such as an elimination rider); or offered coverage costing more than an MCHIRPA policy and cannot be eligible for or have other, similar coverage from a private or government health plan (including Medicare and Medicaid) in order to get MCHIRPA coverage</p> <p>Eligible for MCHIRPA with HIPAA</p> <p>Legal Mississippi resident</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant Women: 185% FPL</p> <p>Children (ages 1-5): 133% FPL</p> <p>Children (Ages 6-19): 100% FPL</p> <p>Aged, Blind and Disabled: 95% FPL</p> <p>Working Parents: 46% FPL</p> <p>Non-Working Parents: 25% FPL</p> <p>Asset limits for some people</p> <p>Legal Mississippi resident</p>	<p>GUARANTEED COVERAGE</p> <p>Children up to age 19 with family incomes up to: 200% FPL</p> <p>MS resident, U.S. citizen or eligible immigrant</p> <p>Proof of most recent full month's family income, (such as a paycheck stub) must accompany the application.</p> <p>Each adult or child applying must provide his or her Social Security number on the application</p>	<p>GUARANTEED COVERAGE</p> <p>Children up to age 19 with family incomes up to: 200% FPL</p> <p>MS resident, U.S. citizen or eligible immigrant</p> <p>Proof of most recent full month's family income, (such as a paycheck stub) must accompany the application.</p> <p>Each adult or child applying must provide his or her Social Security number on the application</p>	<p>GUARANTEED COVERAGE</p> <p>First Steps: Any child (under the age of 36 months) of a Mississippi resident who has a 25% or greater developmental delay in any one developmental area</p> <p>WIC: Live in Mississippi, have a nutritional need, are a child under 5, a new mom, or a pregnant or breastfeeding woman, Income must be: Family of 1: \$1604, Family of 2: \$2159, Family of 3: \$2714, Family of 4: \$3269, \$555 for each additional family member</p>	<p>GUARANTEED COVERAGE</p> <p>No Medicaid, Insurance, Medicare or other method of reimbursement</p> <p>Women 40-49 qualify for mammograms while funds are available</p> <p>Must be 40-64 years of age for Pap Exam</p> <p>Must be 50-64 years of age for Mammogram</p> <p>18-44 years of age and have had tubal ligation, hysterectomy or post menopausal</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>"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 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>Premiums vary based on the plan chosen as well as age and gender. Rates are limited to 175% of regular market rates. Deductible amount varies depending on plan chosen</p>	<p>\$0 to \$10</p>	<p>\$0 to 15 co-pays</p> <p>Yearly costs range from \$50.00 to \$100.00 per child, per year up to the first 3 children (no cost for additional children); out-of-pocket maximum limits \$0-950 depending on income</p>	<p>First Steps & WIC: \$0 or minimal share of cost</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 and share of cost and co-pays depending on income level</p>	<p>\$0 and share of cost and co-pays depending on income level</p>	

Other Programs & Resources

Children's Medical Program
(Chronic illnesses)
800-844-0898

Mississippi Care For Yourself
(Family planning)
800-421-2408
www.msdh.state.ms.us/care

Donated Dental Services
601-368-9823
(800) 366-3640

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)

Mississippi Department of Health

866-458-4948
601-576-7400
www.msdc.state.ms.us/

(State program information)

Laws and regulations

Mississippi Department of Insurance

601-359 3569
800-562 2957
www.mid.state.ms.us/

(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

Mississippi Association of Health Underwriters

www.nahu.org

(State organization of insurance brokers)

MISSISSIPPI

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.