

Demographic	PRIVATE HEALTH INSURANCE				PUBLICLY SPONSORED PROGRAMS					
	Small businesses (2-50 employees)	Already insured Small businesses (2-9 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with pre-existing, severe or chronic medical conditions	Low-income individuals & families	Children in moderate income families	Women	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Health</b> Montana Association of Health Underwriters 703-276-0220 www.nahu.org</p> <p><b>Insure Montana Purchasing Pool</b> State Auditor's Office 800-332-6148 406-444-2040 www.sao.mt.gov/ InsureMontana/index.asp</p>	<p><b>Insure Montana Purchasing Pool</b> State Auditor's Office 800-332-6148 406-444-2040 www.sao.mt.gov/ InsureMontana/index.asp</p>	<p><b>COBRA</b> and then</p> <p><b>HIPAA</b> Health Insurance Portability and 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> Montana Association of Health Underwriters 703-276-0220 www.nahu.org</p> <p><b>Insure Montana Purchasing Pool</b> State Auditor's Office 800-332-6148 406-444-2040 http://sao.mt.gov</p>	<p><b>MCHA</b> Montana Comprehensive Health Association 800-447-7828 www.mthealth.org</p>	<p><b>Medicaid</b> 800-362-8312 www.dphhs.mt.gov/ programsservices/medicaid.shtml</p>	<p><b>Healthy Montana Kids</b> 877-KIDS-NOW 877-543-7669 406-444-6971 www.chip.mt.gov</p> <p><b>Women-Infant-Children (WIC)</b> 800-433-4298 406-444-4747 www.dphhs.mt.gov/PHSD/family-health/nutrition-wic/nutrition-wic-index.shtml</p>	<p><b>Breast and Cervical Cancer Prevention</b> 888-803-9343 406-444-0063 www.dphhs.mt.gov/ PHSD/cancer-control/ Breast&amp;Cerv-index.shtml</p>	<p><b>Medicare</b> (Age 65 and up) 800-MEDICARE 800-633-4227 www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p> <p><b>State Health Insurance Assistance Program (SHIP)</b> 800-551-3191 www.dphhs.mt.gov/sltc/ services/aging/ship.shtml</p>	<p><b>Health Coverage Tax Credit</b> 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><i>Pre-Existing Health Conditions Covered</i></p>	<p>Provides a refundable state income tax credit to employers who currently pay some or all of the cost of group health insurance for their employees; Also provides additional Tax Credits when employers pay for insurance for the employee's spouse or their dependents; Approximately 40% of the available funding per year is designated to the Employer Tax Credit; The funds for tax credits will be distributed on a first come, first served basis until the money is fully allocated</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>COBRA:</b> Coverage available for 18 to 36 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p><b>COBRA Subsidy:</b> 15 months of partially subsidized COBRA premium</p> <p><b>HIPAA:</b> Benefits are based on the program selected and there is no expiration of coverage (see MCHA for plan details)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs</p> <p>There is a 36-month look-back and 12-month exclusionary period limit for pre-existing conditions in the Montana individual health insurance market</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Comprehensive plans to choose from, the primary difference is the annual deductible</p> <p>Lifetime maximum of \$2,000,000</p> <p>Waiting period for certain pre-existing conditions may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Among the services the Montana program may cover are: treatment by physicians, nurse practitioners, nurse midwives, dentists, denturists, and podiatrists; lab services, including X-rays; inpatient hospital visits; outpatient hospital visits; family planning; nursing facilities; home health care; durable medical equipment; outpatient drugs; mental health; ambulance; and eyeglasses</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>CHIP:</b> Physician, inpatient and outpatient hospital services, routine sports or employment physicals, general anesthesia services, surgical services clinic and ambulatory health care services, prescriptions, laboratory and radiological services, inpatient, outpatient, and residential mental health services, inpatient, outpatient, and residential substance abuse treatment services dental, vision exams, eyeglasses, hearing exams</p> <p><b>WIC:</b> 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>Mammograms, clinical breast exams, pap tests and pelvic exams for the early detection of breast and cervical cancer</p>	<p><b>Medicare</b> 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><b>SHIP</b> is a Medicare counseling service</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><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></p> <p>Employer already provides employee health insurance</p> <p>Employer has a number of employees that meets the eligibility criteria established by the State Auditor's Office (between 2-5 employees; adjustable up to 9 depending on take-up and available revenue)</p> <p>The tax credit cannot be more than 50% of premiums paid</p> <p>No employee is paid more than \$75,000 per year (owner excluded)</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>COBRA:</b> 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><b>HIPAA:</b> 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. 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 MCHA, see next column</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Cannot be eligible for COBRA or any other government programs (except "endstage renal disease" covered under Medicare)</p> <p>Must prove denial of coverage or proof of offer paying 150% higher premium than MCHA</p> <p>May also be automatically eligible with certain health conditions (contact MCHA)</p> <p>Resident in state for at least 30 days</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Newborn-No Income Limit Children (under 6): 133% FPL Pregnant women: 150% FPL Children (Ages 6-19): 100% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>Medically Needy Individual: 73% FPL</p> <p>Working Parents: 58% FPL</p> <p>Medically Needy Couple: 54% FPL</p> <p>Non-Working Parents: 33% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>CHIP:</b> Children until age 19; Montana residents; US citizens or qualified aliens; Not currently insured or covered by health insurance in the past 3 months (some employment-related exceptions apply); Not eligible for Medicaid, Parents not employed by the State of Montana; Income at or below 250% of the FPL</p> <p><b>WIC:</b> Must be a Montana resident, a pregnant woman, a breastfeeding woman, or a woman who recently had a baby. Infants from birth to 12 months, or children up to 5 years old are also covered. Income must be at or below 185% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must be under the age of 65, not have insurance, be a US citizen and Montana Resident, Income cannot exceed 200% of FPL For more information, please contact your local county office</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>Medicare:</b> 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><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>Costs depend on employer contribution</p>	<p><b>COBRA:</b> 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><b>COBRA &amp; HIPAA:</b> 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>Premiums and deductibles vary depending on plan</p> <p>Deductibles from \$1-10K, 80/20 co-payments, \$5-13.5K annual maximum member liability</p>	<p><b>\$0</b> or small share of cost</p>	<p><b>CHIP:</b> Families with incomes above 100 percent of the FPL will pay a small co-payment when services are received, no co-payment for well-baby or well-child care, including age-appropriate immunizations, and no co-payment for dental or eyeglasses. Max co-payment for any family is \$215 per family/yr</p> <p><b>WIC:</b> <b>\$0</b> or minimal share of cost</p>	<p><b>\$0</b> or minimal share of cost</p>	<p><b>\$0</b> and share of cost for certain services; deductibles for certain plans</p>	<p><b>20%</b> of the insurance premium</p>

**Other Programs & Resources**

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

**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](http://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](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

**Health Resources and Services Administration**  
888-ASK-HRSA  
888-275-4772  
[www.findahealthcenter.hrsa.gov](http://www.findahealthcenter.hrsa.gov)

**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)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**Montana Department of Public Health and Human Services**  
[www.dphhs.mt.gov](http://www.dphhs.mt.gov)

(State program information)

### Laws and regulations

**Montana State Auditor's Office**  
800-332-6148  
406-444-2040  
<http://sao.mt.gov>

(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

**Montana Association of Health Underwriters**  
[www.nahu.org](http://www.nahu.org)

(State organization of insurance brokers)

## MONTANA

# 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.