

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 families and medically needy	Low income children	Women	Native American Indians	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health Nebraska Association of Health Underwriters 402-397-0280 www.neahu.org</p>	<p>COBRA & MiniCOBRA</p> <p>Then convert to HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> <p>HIPP (Health Insurance Premium Payment) 402-471-3121</p> <p>Or State Continuation Coverage</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Nebraska Association of Health Underwriters 402-397-0280 www.neahu.org</p>	<p>NECHIP 402-343-3574 877-348-4304 www.nechip.com</p>	<p>Medicaid 402-471-9147 877-255-3092 TTD: 402-471-9570 http://www.hhs.state.ne.us/med/medindex.htm</p>	<p>Kids Connection Program (SCHIP) 402-471-8845 1-877-NEB KIDS 1-877-632-5437 www.hhs.state.ne.us/med/kidsconx.htm</p> <p>Women-Infant-Children (WIC) 800-942-1171 402-471-2781 http://www.dhhs.ne.gov/nutrition/WICindex.htm</p>	<p>Nebraska Every Woman Matters Program 800-532-2227 402-471-0929 TTD: 800-833-7352 www.hhs.state.ne.us/hew/owh/ewm</p>	<p>Indian Health Services 605-226-7531 www.ihs.gov</p>	<p>Medicare (Age 65 and up) 800-952-5253 1-800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p>	<p>Health Coverage Tax Credit 866-628-HCTC www.irs.gov (key word HCTC)</p>
Coverage	<p>Assorted deductibles</p> <p>There is a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA/MiniCOBRA 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><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$5M, assorted deductibles depending on age and residence zone</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Comprehensive coverage of doctor visits, prescription drugs, outpatient and in-hospital care, maternity, ambulance, labs and x-rays, skilled nursing care, hospice, home health visits, transplants, rehabilitation, durable medical equipment, mental health and substance abuse, physical, speech and occupational therapy, dental care, vision care, and preventive care, among other services</p> <p>Two plans for enrollees, a PPO and an Indemnity plan. There are eight different deductible options to choose from; waiting period may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Hospital, physician, laboratory and radiology (X-ray), nurse midwife services, nurse practitioner services, clinic services, family planning, home health agency, personal care aide, medical transportation, ambulance, chiropractic, dental, durable medical equipment, orthotics, prosthetics, and medical supplies prescribed drugs, hearing aid services, therapies: physical, occupational, speech pathology & audiology, podiatry, psychiatric, adult day treatment, mental health and substance abuse, visual, mammograms</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>KCP: Hospital services, physician services, laboratory and radiology (X-ray), clinic, family planning, health checks, home health agency, medical transportation, ambulance, chiropractic dental, durable medical equipment, orthotics, prosthetics, and medical supplies, prescribed drugs, hearing aid, therapies, physical, occupational, speech pathology & audiology, podiatry mental health and substance abuse, visual</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>Pelvic exam with a pap test, clinical breast exam, teaching of breast self exam, blood pressure check, cholesterol check, blood sugar (glucose) check, mammogram</p>	<p>Care includes medical, nursing, dental, optometry, nutrition, health education, community health nursing, mental health, social services, substance abuse, and environmental health services, well-child, chronic diseases, allergy, women's health, and podiatry pharmacy, laboratory and radiology services are all provided at the centers, including in-patient and specialty care with providers in neighboring areas</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><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</p> <p>Two employees must be present for half of the preceding calendar quarter and work 20 hrs/week for coverage</p> <p>Owner can count as an employee; proprietor name on license must draw wages</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions- not counting birth or adoption- may apply, (1-6 months respectively)</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>COBRA is for groups with 20+ employees, Mini 2-19</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 12 continuous months (COBRA option must have been selected if available and exhausted) Partial coverage may be available</p> <p>State Continuation Coverage lasts up to 6 mos. Must have had group plan for 3 months and request coverage within 10 days of termination</p>	<p>Eligibility is subject to medical underwriting</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a legal Nebraska resident for at least six months prior to application</p> <p>Previous coverage terminated for reasons other than non-payment of premium or fraud or rejected for coverage within previous 6 months</p> <p>Cannot be eligible for COBRA, or government programs</p> <p>If an individual's prior coverage was through a continuation of coverage policy or contract available under state or federal law (COBRA), a waiver may be available</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant mother & child up to 185% of FPL</p> <p>Infants aged 0-1 (no parents) up to 150% of FPL</p> <p>Children 1-5 up to 133% FPL</p> <p>Children 6-19 up to 100% FPL</p> <p>Aged, Blind and Disabled: 100% FPL</p> <p>SSI Recipients: 74% FPL</p> <p>Working Parents: 58%</p> <p>Non-Working Parents: 46% FPL</p> <p>Medically Needy Individual: 55% FPL</p> <p>Medically Needy Couple: 41% FPL</p> <p>Some services are based on age of member</p>	<p>GUARANTEED COVERAGE</p> <p>KCP: Must not be eligible for Medicaid</p> <p>State resident and/or qualified immigrant</p> <p>19 years of age or younger</p> <p>Household income of 185% FPL</p> <p>WIC: A pregnant woman, A breastfeeding woman, A woman who recently had a baby, An infant, birth to 12 months, or A child, up to age 5 years. Determined by a health professional to be at nutritional or medical risk, Reside in Nebraska, Below 185% of FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Women 40 - 64 years of age</p> <p>Do not belong to an HMO (Health Maintenance Organization)</p> <p>Do not have Medicaid</p> <p>Do not have Medicare</p> <p>Have a low to medium income (Approximately 98% of FPL for free services; woman up to approximately 220% of the FPL can still receive services for a suggested \$5.00 donation)</p>	<p>GUARANTEED COVERAGE</p> <p>Winnebago and Omaha tribes, as well as others</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> <p>Also see NCHA</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>Costs depend on age and county/zone</p> <p>If you are self-employed and buy your own insurance you are eligible to deduct 100% of the cost of the premium from your federal income tax</p>	<p>Premiums vary based on the plan and deductible you choose and underwriting guidelines, can be around 135% of regular rates</p>	<p>\$1-\$3 and may share in some costs</p>	<p>KCP: \$0 for most members</p> <p>WIC: \$0 to minimal share of cost</p>	<p>\$0 or small 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

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

Nebraska Health Insurance, Information, Counseling and Assistance Program
(For seniors)
800-234-7119
402-471-2201
TTD: 800-833-7352

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.

© Copyright 2009 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

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)

Nebraska Health and Human Services

402-471-3121
www.hhs.state.ne.us/med/medindex.htm

(State program information)

Laws and regulations

Nebraska Department of Insurance

402-471-2201
TTD: 800-833-7352
www.doi.ne.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

Nebraska Association of Health Underwriters

www.neahu.org

(State organization of insurance brokers)

NEBRASKA

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.