

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 Employees)	Individuals recently covered by an employer health plan	Individuals & families	Low income individuals and families	Children	Children with developmental delays	Women	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Group Health</b> National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>COBRA/ Mini-COBRA</b></p> <p>Then convert to</p> <p><b>HIPAA</b> (Health Insurance Portability &amp; Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>Or</p> <p><b>State Conversion Plans</b> www.doi.state.nv.us</p>	<p><b>U.S. Uninsured Help Line</b> 800-234-1317</p> <p><b>Individual Plans</b> National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p><b>NV Medicaid</b> 775-684-3600 800-992-0900 http://dwss.nv.gov/</p> <p>To find address and phone number of welfare office near you: http://dwss.nv.gov/index.php?option=com_content&amp;task=view&amp;id=122&amp;Itemid=319</p>	<p><b>Nevada Check Up</b> 877-KIDS-NOW (877-543-7669) 800-360-6044 775-684-3777 www.nevadacheckup.state.nv.us</p> <p><b>Women-Infant-Children (WIC)</b> 800-8-NEV-WIC 800-863-8942 http://health.nv.gov/WIC.htm</p>	<p><b>Early Intervention Services</b> 800-522-0066 http://health.nv.gov/BEIS.htm</p>	<p><b>Women's Health Connection</b> 888-463-8942 775-684-4285 http://health.nv.gov/CD_WHC_BreastCervical_Cancer.htm</p> <p><b>Maternal Child Health Line</b> 800-429-2669 http://health.nv.gov/MCHL_InfantChildCare.htm</p>	<p><b>Medicare</b> 800-MEDICARE 800-633-4227 www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b> 800-633-4227</p> <p><b>Senior Rx</b> 866-303-6323 775-687-8711 http://www.dhhs.nv.gov/SeniorRx.htm</p>	<p><b>Health Coverage Tax Credit</b> 866-628-HCTC 866-628-4282 www.irs.gov (key word HCTC)</p>	<p><b>VA Medical Benefits Package</b> 877-222-8387 www.va.gov</p>
Coverage	<p>Assorted plans</p> <p>Carriers can impose a 6-month look-back/12-month exclusionary period for preexisting health conditions on enrollees who do not have prior creditable coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>COBRA or Mini-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</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$5M, assorted deductibles depending on age and residence zone</p> <p>Carriers do not have limits on how far back they can look at pre-existing health conditions</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>Diagnosis (services to find out what is wrong), physician services, check-ups (medical and dental), family planning, maternity, prenatal, and newborn care, prescriptions, hospital services, comfort care, hospice, dental services, drug and alcohol treatment, mental health services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>NV Check Up:</b> Well baby/well child visits, prescription drugs, mental health benefits, immunizations, dental and vision services</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>Audiology (hearing) services family training, counseling and home visits, health services, medical services for diagnostic or evaluation purposes, nutrition counseling, occupational therapy, physical therapy, psychological services, service coordination, social work services, special instruction, speech and language services, transportation services, vision and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p><b>WHC:</b> Some diagnostic services such as ultrasound, breast biopsy, surgical consultation, colonoscopy</p> <p>Cancer treatment for some women qualified through Medicaid</p> <p><b>MHL:</b> Provides prenatal care and other maternity services</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>Senior RX</b> offers extra coverage for medication. There are plans for seniors with Medicare Part D and for seniors without Medicare Part D</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA 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>	<p>Comprehensive preventive and primary care, outpatient and inpatient services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></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</p> <p>Proprietor-name on license must draw wages</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>COBRA or Mini-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>Mini-COBRA:</b> Applies to small businesses with less than 20 employees</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</p>	<p>Eligibility is subject to medical underwriting</p> <p>HIPAA eligible must be offered two standard policies</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Child to age 5: 133% FPL</p> <p>Child age 6-19: 100% FPL</p> <p>Non-working parents: 26% FPL</p> <p>Working parent: 91% FPL</p> <p>Pregnant woman: 133% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>NV Check Up:</b> Must not be eligible for Medicaid. If not covered by employer health plan (with employer paying 50% of premium); 19 and younger, Household income between 100-200% of FPL; Eligibility is determined for one year unless child moves out of state, is enrolled in Medicaid, has other coverage, or becomes financially ineligible</p> <p><b>WIC:</b> Reside in Nevada, Be a pregnant or recently pregnant woman, infant or child up to age 5, Be determined to have a nutritional risk, Income must be: Family of 1: \$1,670, Family of 2: \$2,247, Family of 3: \$2,823, Family of 4: \$3,400, \$555 for each additional family member</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Must live in state</p> <p>Children who have one of the covered diagnosed developmental disorders or show significant delays in development such as talking or walking</p> <p>Contact program for financial eligibility criteria</p>	<p><b>GUARANTEED COVERAGE</b></p> <p><b>WHC:</b> Age 40 or older (over 50 for annual mammogram)</p> <p>Under-insured or uninsured</p> <p>Income below 250% FPL</p> <p><b>MHL:</b> Contact program</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>Senior RX:</b> Age 62 or older, Seniors with an income at or below \$25,477 if you are single and at or below \$33,963 if you are a married couple.</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>	<p><b>GUARANTEED COVERAGE</b></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><b>COBRA or Mini-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, Mini-COBRA, HIPAA:</b> Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</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><b>\$0</b> may share in some costs</p>	<p><b>NV Check Up: \$0</b> for most. Depending on family income could pay a quarterly premium of \$25-\$80. Not required to pay co-payments, deductibles, or other charges for covered services.</p> <p><b>WIC: \$0</b> or minimal share-of-cost</p>	<p><b>\$0</b> or minimal share-of-cost</p>	<p><b>Both: \$0</b> and share of cost sliding scale</p>	<p><b>Medicare: \$0</b> and share of cost for certain services; deductibles for certain plans</p> <p><b>Senior RX: \$0</b> or minimal share-of-cost</p>	<p><b>20%</b> of the insurance premium</p>	<p><b>\$0</b> and share of cost and co-pays depending on income level</p>

**Other Programs & Resources**

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

**Vaccines for Children**  
775-684-5900

**AIDS Drug Assistance**  
775-684-3499

**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).

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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](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.dhhs.nv.gov](http://www.dhhs.nv.gov)

(Various health care search tools)

**Nevada Department of Health and Human Services**  
775-684-4000  
<http://dhhs.nv.gov>

(State program information)

### Laws and regulations

**Nevada Department of Insurance**  
775-687-4270  
702-486-4009  
<http://doi.state.nv.us>

(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

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

(State organization of insurance brokers)



The Anthem Blue Cross and 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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## NEVADA

# 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

