

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	Women	Adults	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Pennsylvania Association of Health Underwriters 717-232-0022 www.pahu.org</p>	<p>COBRA and then</p> <p>HIPP Health Insurance Premium Payment 800-644-7730</p> <p>or</p> <p>HIPAA 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 Pennsylvania Association of Health Underwriters 717-232-0022 www.pahu.org</p>	<p>Blue Cross Blue Shield (Contact regional carriers) 800-275-2583 www.ibx.com</p>	<p>Medicaid 866-542-3015 www.dpw.state.pa.us</p> <p>For more information call your local county office: www.dpw.state.pa.us/About/OIM/003670281.htm</p>	<p>CHIP (Children's Health Insurance Plan) 800-986-5437 800-986-KIDS www.chipcoverspakids.com</p> <p>Healthy Baby Help Line 800-986-BABY 800-986-2229</p>	<p>Healthy Woman Program 800-215-7494 www.pahealthywoman.com</p>	<p>adultBasic 800-GO-BASIC 800-462-2742 www.ibx.com/health_plans/low_income/adultbasic.html or www.portal.state.pa.us/portal/server.pt/community/health_insurance/9189/adultbasic/592645</p>	<p>Health Coverage Tax Credit 866-628-HCTC 866-628-4282 www.irs.gov (key word HCTC)</p>	<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p>
Coverage	<p>All group health insurance carriers can impose a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable coverage</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA: 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>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPP: Benefits are the same as what you had with your previous employer, HIPP is a premium assistance program</p> <p>HIPAA: 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>Assorted deductible and plan design options available for selection</p> <p><i>Limits on pre-existing health conditions may apply</i></p>	<p>Blue Cross/Blue Shield plans operating in the state voluntarily serve as the carriers-of-last-resort for people seeking coverage in the individual market through a year-round open enrollment for specified products</p> <p>Guaranteed issue coverage is available for five counties - Philadelphia, Delaware, Chester, Montgomery, and Buck</p> <p>Exclusion period for pre-existing conditions for 1 year</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Office visits, prescription drugs, immunizations, vision testing and eyeglasses, emergency room care, lab testing and X-rays, hearing testing and hearing aids, mental and substance abuse treatment</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>CHIP: Immunizations; routine check-ups; diagnostic testing; prescription drugs; dental, vision, hearing services; emergency care; maternity care; mental health benefits; up to 90 days hospitalization in any year; durable medical equipment; substance abuse treatment; partial hospitalization for mental health services; rehabilitation therapies; home health care</p> <p>Healthy Baby: Provides health insurance assistance information and referral service for pregnant women</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Clinical breast examination, mammogram, pelvic examination and pap smear, education on breast self-exam, follow-up diagnostic care for an abnormal result</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Hospitalization (unlimited days), physician services (primary care and specialists), emergency services, diagnostic tests (e.g. X-rays, mammograms and laboratory tests), maternity care, rehabilitation and skilled care (in lieu of extended hospitalization)</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>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees (including owner)</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 name on business license must draw wages from the company</p> <p>Most small group carriers also require 75% employee participation and accept employees who sign a waiver indicating other coverage as counting towards the 75%</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA: 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>HIPP: You may be eligible for HIPP if you have a high-cost health condition, and are on Medicaid</p> <p>HIPAA: 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 guarantee issue through Blue Cross Blue Shield; see next column</p>	<p>GUARANTEED COVERAGE</p> <p>Been refused health insurance by other carriers</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant women and infants age 0-1: 185% FPL</p> <p>Children (ages 1-5): 133% FPL Ages 6-19: 100% FPL (also aged, blind and disabled)</p> <p>Parents with incomes up to 200% FPL can also apply for the Adult Basic program (which currently has a waiting list for coverage)</p> <p>SSI recipients: 74% FPL</p> <p>Medically Needy Individual: 59% FPL</p> <p>Medically Needy Couple: 46% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Child must be under age 19</p> <p>Must be a Pennsylvania resident and citizen</p> <p>Covers all uninsured children under the age of 19 despite their families income level</p> <p>Families with income below 200% FPL will receive free coverage, 200-300% FPL will receive discounted coverage, and 300% FPL or more will have to pay full cost</p>	<p>GUARANTEED COVERAGE</p> <p>Women 40 to 64 years old (or under 40 if they are symptomatic of breast cancer, require follow-up for an abnormal Pap test, or have not been screened in the past five years for cervical cancer)</p> <p>Must have no insurance or limited insurance that does not cover breast and cervical cancer screening services</p> <p>Must have income below 250% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>You are between the ages of 19 and 65</p> <p>You do not have any other healthcare coverage (including Medicaid or Medicare); you have been without health insurance for 90 days prior to enrollment, except if you or your spouse lost health insurance coverage because you are no longer employed</p> <p>Your family income is below certain income limits (approximately 200% of FPL)</p> <p>You are a resident of Pennsylvania for at least 90 days prior to enrollment; and have U.S. citizenship or permanent legal alien status</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>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 (also see HIPP) with rate variations allowed up to 300% of the base rate</p>	<p>COBRA: 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>COBRA & HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p> <p>HIPP: \$0 or minimal share of cost</p>	<p>Costs for individual coverage varies</p>	<p>Prices based on age and several coverage options, applicant needs etc.</p>	<p>\$0</p>	<p>CHIP: Cost depends on whether your child qualifies for free, low cost, or full cost health coverage. Average Premiums range between \$0-195 with co-payments of \$0-50.</p>	<p>\$0</p>	<p>\$36 per month premium payment if enrolled in the program or \$600 per month premium payment if purchasing coverage while on the waitlist, Co-pays vary between \$10-50</p>	<p>20% of the insurance premium</p>	<p>\$0 and share of cost and co-pays depending on income level</p>

Other programs & resources

Medicare
800-MEDICARE
800-633-4227
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227

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

Women-Infant-Children (WIC)
800-WIC-WINS
800-942-9467
www.pawic.com

APPRISE
(Medicare advice)
717-783-1550
www.aging.state.pa.us

Family Planning
877-PA-HEALTH
877-724-3258
www.dpw.state.pa.us/ServicesPrograms/MedicalAssistance/003670181.htm

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

Health Resources and Services Administration
888-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

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)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Pennsylvania Department of Health
877-PAHEALTH
877-724-3258
www.dsf.health.state.pa.us

(State program information)

Laws and regulations

Pennsylvania Insurance Department
877-881-6388
www.ins.state.pa.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

Pennsylvania Association of Health Underwriters
www.pahu.org

(State organization of insurance brokers)

PENNSYLVANIA

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.