

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	Moderate income families	Adults	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Rhode Island Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>COBRA/Mini-COBRA and then</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 Rhode Island Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>Blue Cross Blue Shield of Rhode Island 800-639-2227 401-459-5000 401-831-2202 TTD www.bcsri.com</p>	<p>RI Medical Assistance Program (Medicaid) 401-462-5300 401-462-3363 TTY www.dhs.state.ri.us</p>	<p>RlteShare/RiteCare 401-462-5300 401-462-3363 TTY www.dhs.state.ri.us</p> <p>Women-Infant-Children (WIC) 800-942-7434 401-222-5960 www.health.ri.gov/family/wic/index.php</p>	<p>Women's Cancer Screening 401-222-4324 401-222-1161 www.health.ri.gov/disease/cancer/women-screening.php</p> <p>General Public Assistance www.dhs.ri.gov/Adults/GeneralPublicAssistance/tabid/244/Default.aspx</p>	<p>Medicare 800-MEDICARE 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Senior's Health Insurance Program (SHIP) 401-462-0524 www.dea.state.ri.us</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>Group insurance carriers may not look-back at, issue exclusions for, or consider pre-existing conditions when issuing small group coverage</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA or Mini-COBRA: Coverage available for 12 to 18 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>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 plans depending on medical needs</p> <p>All carriers must guarantee issue coverage to all individuals with at least 12 months of prior coverage</p> <p>Except for those with 12 months of prior coverage, there is a 36-month look-back and 12-month exclusionary period limit for pre-existing conditions</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Plan options vary based on applicant needs</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Family planning, home health inpatient, laboratory and x-ray nurse-midwife, nursing facility outpatient, physician, ambulatory surgical center, hearing, chiropractic, dental, durable medical equipment, ElderChoices, prescription drugs, prosthetics, psychology services, rehabilitative services for persons with mental illness, rehabilitative services for persons with physical disabilities, targeted case management, transportation services, ventilator equipment, visual services ...and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>RlteShare: Comprehensive coverage through different options. RlteShare is a premium assistance program that helps families get health insurance coverage through their employer (or spouse's employer). RlteShare pays for all or part of the employee's share of the health insurance premium. RlteShare also pays for co-payments in the employer's health insurance plan</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>WCS: Offers pelvic exams, Pap tests, clinical breast exams, and mammograms (breast x-rays) to eligible women. Also covers diagnostic tests and possibly full treatment through Medicaid</p> <p>GPA: Covers primary care doctors' office visits/ health centers visits and most generic prescription medications</p>	<p>Medicare 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>SHIP 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>	<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 (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 or Mini-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>Mini-COBRA: Applies to small businesses with less than 20 employees</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 any other public or private 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 BCBSRI, see next column</p>	<p>GUARANTEED COVERAGE</p> <p>Resident of RI</p> <p>Cannot be eligible for group coverage or COBRA, or government programs (must have exhausted this option)</p> <p>Limited annual open enrollment period</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant women and children ages 0-19: 250% FPL</p> <p>Working Parents: 192% FPL Non-working Parents: 185% FPL</p> <p>Aged, blind and disabled: 100% FPL</p> <p>Medically Needy individual: 69% FPL; Medically Needy couple: 87% FPL</p> <p>Supplemental Security Income Recipients: 74% FPL</p> <p>Legal RI residents; asset limits for some people</p>	<p>GUARANTEED COVERAGE</p> <p>RlteShare: Children and adolescents at or below 250% of Federal Poverty Level (FPL) who are uninsured or underinsured for health care services</p> <p>WIC: Reside in Rhode Island, 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 Income at or below 185% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>WCS: Must be a resident of Rhode Island, have no health insurance coverage for the services provided by the program, have a family income less than 250% of the FPL and be between 50-64 years old. Women younger than 40 may receive services if they are found to have a palpable lump or a clinical finding of something suspicious for cancer. Women over 65 who are enrolled in Medicare but do not have Medicare part B may also be eligible for the program, as are undocumented women over 65</p> <p>GPA: Must be a Rhode Island resident between the ages of 19 and 64, have an illness, injury, or medical condition, which is expected to last at least 30 days and prevents you from working, have a monthly income of \$327 or less, have resources of less than \$400 and an automobile with a value of less than \$4,650. You must also not be eligible for any other federal assistance programs</p>	<p>GUARANTEED COVERAGE</p> <p>Medicare: 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>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 ± 10% of the insurance company's index rate</p>	<p>COBRA or Mini-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, Mini-COBRA, HIPAA: 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>Costs vary based on applicant and plan; cannot be more than 50% higher than standard rates</p>	<p>\$0</p>	<p>RlteShare: \$0-92 per month depending on income</p> <p>WIC: \$0 or minimal share of cost</p>	<p>Both: \$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>	<p>\$0 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

RI Early Intervention
(Child development)
401-462-0318
401-462-6353 TTY

Immunization Program
401-222-5960
www.health.ri.gov/immunization

RI Pharmaceutical Program for Elderly
401-462-3000
401-462-0740 TTY
www.dea.state.ri.us

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)

Rhode Island Department of Health
401-222-2231
www.health.state.ri.us

(State program information)

Laws and regulations

Rhode Island Department of Business Regulation
401-462-9500
www.dbr.state.ri.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

Rhode Island Association of Health Underwriters
www.nahu.org

(State organization of insurance brokers)

RHODE ISLAND

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.