

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	Trade Dislocated Workers (TAA recipients)	Seniors and Disabled	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.riahu.org</p>	<p>COBRA/MiniCOBRA</p> <p>And then HIPAA (Conversion) 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.riahu.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 http://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 http://www.dhs.state.ri.us/dhs/adults/dgpadult.htm</p> <p>Visit nearest Department of Human Services</p>	<p>Health Coverage Tax Credit 866-628-HCTC www.irs.gov (key word HCTC)</p>	<p>Medicare 800-633-4227 1-800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Senior's Health Insurance Program 401-462-0524 Ask for 'SHIP' www.dea.state.ri.us</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 Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage is available for up to 12-18 months depending on qualifying events COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, (or if leaving group plan) HIPAA individual plan conversion benefits are based on the program selected, no expiration</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: pelvic exams, Pap tests, clinical breast exams, and mammograms (breast x-rays) to eligible women in the State</p> <p>Also covers diagnostic tests, methods used to identify diseases and possibly treatment through Medicaid</p> <p>GPA: assistance with some prescription medications and physician office visits</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>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p>SHIP is a Medicare counseling service</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 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 the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>COBRA (20+ employees) MiniCOBRA (under 20)</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>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 see BCBSRI</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: Live in RI, have no health insurance coverage for the services provided by the program, have a family income less than 250% of the FPL and be 40 years old+ or younger than age 40 and have a breast lump; women 65+ who are enrolled in Medicare but do not have Medicare Part B, and all undocumented women</p> <p>GPS: 18 years+, have an illness, injury or medical condition, which is expected to last at least 30 days and prevents you from working; a monthly income of \$327 or less, resources of less than \$400 and an automobile with an equity value of less than \$1500. You must also be a Rhode Island resident and not be eligible for any other federal assistance program</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>See BCBSRI</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>"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 Subsidy: 35% of monthly premium</p> <p>Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA could be higher</p> <p>Individual coverage is also available and 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>\$0 or minimal share of cost</p>	<p>20% of the insurance premium</p>	<p>\$0 and share of cost for certain services; deductibles for certain plans</p>	<p>\$0 and share of cost and co-pays depending on income level</p>

<p>Other programs & resources</p> <p>RI Early Intervention (Child development) 401-462-2501 TTY 401-462-6353</p> <p>Immunization Program 800-942-7434 401-222-4603</p> <p>Rhode Island Pharmaceutical Program for Elderly 401-462-4000 www.dea.state.ri.us</p> <p>Partnership for Prescription Assistance 888-4PPA-NOW (888-477-2669) www.pparx.org</p>
--

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)

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

401-222-2223
401-222-2246
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.riahu.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.