

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 with special health care needs	Women	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans South Carolina Association of Health Underwriters 703-276-0220 www.scahu.org</p>	<p>COBRA/MiniCOBRA</p> <p>And then HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> <p>Or Conversion Plans</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans South Carolina Association of Health Underwriters 703-276-0220 www.scahu.org</p>	<p>SCHIP South Carolina Health Insurance Pool 800-868-2500 ext. 42757 or 46401 803-788-0500 ext. 42757 or 46401 http://www.doi.sc.gov/consumer/schip.htm</p>	<p>Medicaid 888-549-0820 803-898-2500 www.dhhs.state.sc.us</p> <p>SC Healthy Connections Kids 877-552-4642 www.scdhhs.gov</p>	<p>South Carolina Children's Rehabilitative Services 803-898-0784 www.dhhs.state.sc.us www.scdhec.gov</p> <p>BabyNet 803-898-0662 803-898-0784 http://www.scdhec.gov/health/mch/cshcn/programs/babynet/</p>	<p>Breast Cancer Network 803-545-4103 www.scdhec.gov</p> <p>South Carolina Maternity/Prenatal Care Services 803-898-3432</p>	<p>Medicare 800-633-4227 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>	<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 Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA /Mini-COBRA coverage is available for up to 12-18 months depending on qualifying events</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration (see SCHIP)</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs</p> <p>There is a 12-month look-back and exclusionary period limit for pre-existing conditions in traditional individual market health insurance products</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, durable medical equipment, mental health and substance abuse, physical, speech and occupational therapy among other services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Both:Hospitalization, well child/adult appointments, lab and X-rays, doctor visits, vision, dental prescription drugs, family planning, medical equipment, hospice, ambulance, transportation, nursing facility, ICF for the mentally retarded, inpatient psychiatric care, home health, physical therapy, speech therapy, mental health, family support services, targeted case management, behavioral health, home and community based LTC services and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Nursing; pharmacy; durable medical equipment; physician services; social work nutrition; genetics; transition parent-to-parent support</p> <p>Certain routine and ER services not covered</p> <p>BabyNet is a program that provides services to infants and toddlers, birth to three years of age, with developmental delays or diagnosed disabilities</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Supportive Services are for those women who receive their prenatal care elsewhere and just come to the health department for WIC; private physicians provide the actual medical care</p> <p>Complete Services are provided for those women who receive their prenatal care and postpartum services at the health department</p> <p>Services are offered to women during their prenatal periods and emphasize primary and preventive care including health promotion and education</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>	<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</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 can count as an employee</p> <p>Owner name on business license must draw wages from the company</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>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>MiniCOBRA: under 20 employees</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for SCHIP</p>	<p>GUARANTEED COVERAGE</p> <p>Been refused health insurance by any insurer for health reasons;</p> <p>Refused insurance except with a reduction or exclusion of coverage for a preexisting condition exceeding 12 months;</p> <p>Refusal of comparable coverage except at a rate exceeding 150 percent of the pool rate</p> <p>Eligible for SCHIP with HIPAA</p>	<p>GUARANTEED COVERAGE</p> <p>Medicaid: Pregnant women and infants age 0-1: 185% FPL; Children age 1-19: up to 150% FPL; Working Parents: 97% FPL; Non-Working Parents: 49% FPL; Supplemental Security Income Recipients: 74% FPL; Aged, Blind & Disabled: 100% FPL; Low Income Medicare Beneficiaries: 120% FPL; Worked Disabled: 250% FPL; Family Planning Services: 185% FPL; Legal residents with asset limits for some people</p> <p>SCHICK: Children under the age of 19 must have a family income at or below 200% of the FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Legal resident in South Carolina, under 21 years old and diagnosed with a covered medical condition: bone and joint diseases; hearing disorders and ear disease; cleft lip and palate and other craniofacial anomalies; spina bifida and other congenital anomalies; epilepsy (seizures), cerebral palsy and other central nervous system disorders; rheumatic fever; problems from accidents, burns, and poisoning; endocrine disorders; hemophilia (children and adults); sickle cell disorders (children and adults); developmental delays such as speech/language, motor and growth abnormalities; and kidney diseases</p>	<p>GUARANTEED COVERAGE</p> <p>For BCN: Must have no insurance or have insurance that only covers hospital care; Ages 47 and 64; Income at or below 200% of FPL</p> <p>Maternity/Prenatal Care Services: Services are offered to women during their prenatal periods</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>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 ± 25% 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>Several PPO coverage options with a \$500 deductible and various coinsurance requirements</p>	<p>Both: \$0 or minimal share of cost</p>	<p>\$0 or minimal 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>	<p>\$0 and share of cost and co-pays depending on income level</p>

Other programs & resources

South Carolina Family Planning Services
803-898-3432

South Carolina Health Insurance Assistance
800-868-9095

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

Women-Infant-Children (WIC)
800-868-0404
http://www.dhec.sc.gov/health/mch/wic/index.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

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)

South Carolina Department of Health and Human Services

803-898-2500
803-898-4515
www.dhhs.state.sc.us

(State program information)

Laws and regulations

South Carolina Department of Insurance

803-737-6180
800-768-3467
www.doi.state.sc.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

South Carolina Association of Health Underwriters

www.scahu.org

(State organization of insurance brokers)

SOUTH CAROLINA

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.