

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	Native American Indians	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)	
Program	U.S. Uninsured Help Line 800-234-1317 Group Plans Tennessee Association of Health Underwriters 703-276-0220 www.tnahu.org	COBRA/MiniCOBRA And then HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov	U.S. Uninsured Help Line 800-234-1317 Individual Plans Tennessee Association of Health Underwriters 703-276-0220 www.tnahu.org	AccessTN 866-636-0080 http://www.covertn.gov/web/access_tn.html	Medicaid (TennCare) 800-356-1561 609-588-2600 www.state.tn.us/tenncare Families First (TANF, AFDC, Welfare) 888-863-6178 www.state.tn.us/tenncare/ CoverTN 888-887-3224 www.covertn.gov	TENNderCare 866-311-4287 http://state.tn.us/tenncare/tenndercare/index.html CoverKids 888-325-8386 www.coverkids.com	Breast and Cervical Cancer Screening Program (BCCSP) 877-96-WOMEN 877-969-6636 http://health.state.tn.us/BCC/index.htm	Indian Health Services 615-467-1500 www.ihs.gov/ FacilitiesServices/AreaOffices/Nashville/	Medicare 800-633-4227 800-MEDICARE www.medicare.gov Medicare Prescription Drug Program 800-633-4227 Medicare Supplement Insurance Policy 888-486-9355 (Or contact carriers)	Health Coverage Tax Credit 866-628-HCTC www.irs.gov (key word HCTC)	
Coverage	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 (this may only apply to certain groups) Benefits will vary depending on the chosen plan <i>Pre-Existing Health Conditions Covered</i>	Cobra Subsidy: 9 months of partially subsidized COBRA premium COBRA coverage is available for up to 12-18 months depending on qualifying events (MiniCOBRA 3 months) COBRA benefits are the same as what you had in your group coverage After COBRA expires, (or if leaving group plan) HIPAA benefits are based on the program selected, no expiration <i>Pre-Existing Health Conditions Covered</i>	Assorted plans depending on medical needs All carriers must guarantee issue coverage to all individuals There is a 6-month look-back and a 12-month exclusionary period limit for pre-existing conditions <i>Pre-Existing Health Conditions Covered with Some Limitations</i>	Three plans to choose from offering comprehensive health coverage similar to the benefits offered to state employees. Participants will be able to select the plan that is best for their situation. Refer to the benefit plan for more information on covered services. <i>Pre-Existing Health Conditions Covered</i>	Medicaid: Inpatient hospital services, outpatient hospital services, prenatal care, vaccines for children, physician services, nursing facility services for persons aged 21 or older, family planning services and supplies, rural health clinic services, home health care for persons eligible for skilled-nursing services, laboratory and x-ray services, pediatric and family nurse practitioner services, nurse/midwife services FF: Provides coverage to low income families with Children under age 19, Individuals who meet FF requirements, and Pregnant Women CoverTN: Limited-benefit health plan designed to cover the medical services needed by most people. Services include coverage for doctor visits, emergency treatment, inpatient and outpatient care, as well as pharmacy coverage. <i>Pre-Existing Health Conditions Covered</i>	Medicaid: Pregnant women & infants: 185% FPL; Children (ages 1-5): 133% FPL; Children (Ages 6-19): 100% FPL; All above must meet a medical eligibility test; Other infants and children with family incomes of 100% FPL are eligible; Working or non-working parents: 100%FPL; Qualified Disabled & Working Individuals: 200% FPL; Institutionalized Individuals: \$2022 Monthly Income; Medically Needy (Children up to age 18 or pregnant women): Family of 1, \$241, Family of 2, \$258; Family of 3, \$317; Family of 4, \$325; Family of 5, \$392; Family of 6, \$408; Family of 7, \$467 FF: Family of 1, \$1288, Family of 2, \$1658; Family of 3, \$1972; Family of 4, \$2240; Family of 5, \$2470; Family of 6, \$2666; Family of 7, \$2838 CoverTN: A U.S. citizen or qualified legal alien; 19-years-old or older; Tennessee resident for six months (employees at non-participating employers or self-employed); Earns \$55,000 or less per year in adjusted gross income (employees at non-participating employers or self-employed); Works an average of at least 20 hours per week; Has not had health insurance in the previous six months (individual or group coverage)	TENNderCare: A full program of check ups and health care services for children who have TennCare These services make sure babies, children, teens and young adults receive the health care they need CoverKids: Preventive Care, Office Visits, Inpatient Hospital Services, Hospital emergency care, Urgent care services, Outpatient Facility Services and Outpatient Surgery, Prescription drug coverage, vision services <i>Pre-Existing Health Conditions Covered</i>	Clinical breast exams, mammograms, and Pap tests <i>Pre-Existing Health Conditions Covered</i>	A number of services covered for eligible Native American Indians by the Nashville Area clinics. <i>Pre-Existing Health Conditions Covered</i>	Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans The Department of Commerce and Insurance regulates providers of supplemental policies to help cover Medicare co-pays and deductibles <i>Pre-Existing Health Conditions Covered</i>	Will cover COBRA if employer contributes less than 50% (or spouses' employer) Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits <i>Pre-Existing Health Conditions Covered</i>
Eligibility	GUARANTEED COVERAGE Company size 2-50 employees (including owner)	GUARANTEED COVERAGE 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. All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud COBRA (20+ employees) MiniCOBRA (under 20) 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) For HIPAA you cannot be eligible for Medicare or other public or group insurance programs	TN Resident There is medical underwriting so you can be turned down See TennCare (next column) if you are turned down	GUARANTEED COVERAGE No income determination, no asset test, US citizen or qualified legal alien. Tennessee resident six months, age 19 and over. Uninsurable by medical or insurance determination as demonstrated by one of the following: a doctor's statement that applicant has one of 55 medical conditions preapproved for presumptive eligibility. Denial by two unaffiliated insurance carriers for individual coverage due to a health-related condition . Without health coverage six months, no access to insurance at time of application, exhausted continuation coverage including COBRA.	GUARANTEED COVERAGE Medicaid: Pregnant women & infants: 185% FPL; Children (ages 1-5): 133% FPL; Children (Ages 6-19): 100% FPL; All above must meet a medical eligibility test; Other infants and children with family incomes of 100% FPL are eligible; Working or non-working parents: 100%FPL; Qualified Disabled & Working Individuals: 200% FPL; Institutionalized Individuals: \$2022 Monthly Income; Medically Needy (Children up to age 18 or pregnant women): Family of 1, \$241, Family of 2, \$258; Family of 3, \$317; Family of 4, \$325; Family of 5, \$392; Family of 6, \$408; Family of 7, \$467 FF: Family of 1, \$1288, Family of 2, \$1658; Family of 3, \$1972; Family of 4, \$2240; Family of 5, \$2470; Family of 6, \$2666; Family of 7, \$2838 CoverTN: A U.S. citizen or qualified legal alien; 19-years-old or older; Tennessee resident for six months (employees at non-participating employers or self-employed); Earns \$55,000 or less per year in adjusted gross income (employees at non-participating employers or self-employed); Works an average of at least 20 hours per week; Has not had health insurance in the previous six months (individual or group coverage)	GUARANTEED COVERAGE TENNderCare: Children with TennCare up to age 21 CoverKids: Age 18 or younger, A Tennessee resident, U.S. citizen or qualified legal alien, Uninsured for at least three months prior to application, Not eligible for TennCare, No access to state employee health insurance, Income up to 250% of FPL, Maternity coverage available for pregnant women who meet eligibility criteria. Children above 250% can buy into the program.	GUARANTEED COVERAGE Uninsured or under-insured At or below 250% FPL	GUARANTEED COVERAGE Health services from the Indian Health Service is that the individual is an enrolled member of a Federally recognized Tribe. Resides on tax-exempt land or owns restricted property	GUARANTEED COVERAGE 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).	GUARANTEED COVERAGE Must be receiving TAA (Trade Adjustment Assistance) Must not have access to employer plan that pays 50% of coverage cost. Not enrolled in certain state plans	
Monthly Cost	Costs depend on employer contribution and ± 35% of the insurance company's index rate	Cobra Subsidy: 35% of monthly premium Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA could be higher Individual coverage is also available and may be less expensive, see next column	Costs for individual coverage varies	Cost depends on age, tobacco use, etc. Premiums could be \$287-\$800, financial assistance for certain income levels could reduce price 30%-70%	Medicaid & FF: \$0 or small share of cost CoverTN: Premiums are based on an individual's age, weight and tobacco use. Must agree to pay one-third or two thirds share of premium depending on qualifications.	TENNderCare & CoverKids: \$0 or significant share of premium cost and co-pays	\$0	\$0 or minimal share of cost	\$0 and share of cost for certain services; deductibles for certain plans	20% of the insurance premium	

Other programs & resources

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

Women-Infant-Children (WIC)
800-DIAL-WIC
http://health.state.tn.us/WIC/

CoverRX
888-560-2649
www.covertn.gov/web/cover_rx.html

Tennessee Health Options Services
888-486-9355

Prescription Assistance
888-486-9355

Family Planning
615-741-7353
http://health.state.tn.us/womenshealth/womenshealth.htm

VA Medical Benefits Package
877-222-8387
www.va.gov

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)

Tennessee Department of Health

615-741-3111
www.tennessee.gov

(State program information)

Laws and regulations

Tennessee Department of Commerce and Insurance

615-741-2218
800-342-4029
www.state.tn.us/commerce/insurance

(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

Tennessee Association of Health Underwriters

www.tnahu.org

(State organization of insurance brokers)

TENNESSEE

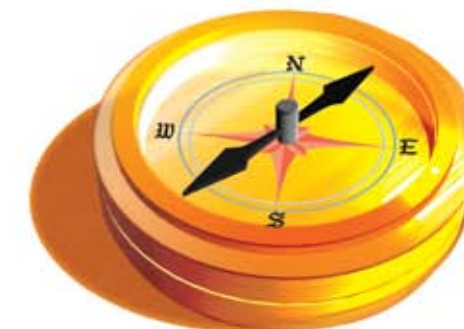
Health Care Options Matrix™



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.