

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 families and medically needy	Low income children	Women	Native American Indian	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Utah Association of Health Underwriters 703-276-0220 www.uahu.org</p> <p>Premium Partnership for Health Insurance 888-222-2542 http://health.utah.gov/upp</p>	<p>COBRA and Mini-COBRA</p> <p>Then convert</p> <p>HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> <p>Or</p> <p>State Conversion Policies</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Utah Association of Health Underwriters 703-276-0220 www.uahu.org</p>	<p>HIPUtah (Utah Comprehensive Health Insurance Pool) Application Help: 800-705-9173 801-442-6660 Member Services 800-538-5038 801-442-5038 www.selecthealth.org</p>	<p>Medicaid 800-662-9651 801-538-6155 http://health.utah.gov/medicaid</p>	<p>Utah CHIP (Children's Health Insurance Program) 866-772-1261 801-538-9004 877-KIDS- NOW www.utahchip.org</p> <p>Women-Infant-Children (WIC) 877-WIC KIDS http://www.health.utah.gov/wic/index.html</p>	<p>Utah Cancer Control 800-717.1811 801-538-6712 http://www.health.utah.gov/utahcancer/</p>	<p>Navajo Area Indian Health Services 928-672-3049 www.ihs.gov</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>Assorted deductibles</p> <p>There is a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA or Mini-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>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>Up to \$5M, assorted deductibles depending on age and residence zone</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>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, rehabilitation, durable medical equipment, mental health and substance abuse, physical, speech and occupational therapy, and preventive care, among other services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient hospital, outpatient hospital services, prenatal care, vaccines for children, physician, nursing facility services for persons aged 21 or older, family planning, 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 and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Utah CHIP: Well-child exams, immunizations, health care provider visits, prescriptions, hearing and eye exams, mental health services, dental services for prevention and treatment of tooth decay</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>Pap test, pelvic examination, clinical breast examination, referral for a free mammogram, education on breast self examination</p>	<p>Inscription House Health Center provides pediatrics, internal medicine and family medicine ambulatory care, services provided include laboratory, pharmacy, dental, public health nursing, mental health, health education, x-ray, and optometry care. As is true for other Navajo Area Indian Health facilities, leading reasons for outpatient visits include respiratory illness, preventive health activities, diabetes, well child exams and prenatal care</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of the 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>Can also use funds to purchase coverage through the State of Utah's Department of Workforce Services</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</p> <p>Two employees must be present for half of the preceding calendar quarter and work 20 hrs/week for coverage; owner can count as an employee</p> <p>Proprietor-name on license must draw wages</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions- not counting birth or adoption- may apply, (1-6 months respectively)</p> <p>UPP: Must be between the ages of 0-64; not be covered by other health insurance; be a U.S. citizen or legal resident; be able to get health insurance through an employer's health plan; have your cost of health insurance be more than 5% of your income; meet income guidelines (Adults approximately 150% FPL, Children 200% FPL).</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA or Mini-COBRA: If you were involuntarily terminated between Sept 1, 2008 and Mar 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 Medicare or any other public or private insurance programs</p>	<p>Eligibility is subject to medical underwriting</p>	<p>GUARANTEED COVERAGE</p> <p>Previous coverage terminated for reasons other than non-payment of premium or fraud or rejected for coverage within previous 6 months</p> <p>Cannot be eligible for COBRA, or government programs</p>	<p>GUARANTEED COVERAGE</p> <p>Parents: 70% FPL</p> <p>Children Age 0-6 and pregnant women: 133% FPL</p> <p>Children Age 6-18: 100% FPL (also aged, blind and disabled)</p> <p>SSI Recipients: 74% FPL</p> <p>Medically Needy Individual: 53% FPL</p> <p>Medically Needy Couple: 48% FPL</p> <p>Working legally disabled 250%</p> <p>Parent or caretaker relative of a child 54% to 60%</p> <p>Some services are based on age of member</p>	<p>GUARANTEED COVERAGE</p> <p>Utah CHIP: Must not be eligible for Medicaid, State resident and/or qualified immigrant, 18 and younger, Household income of 200% FPL, Did not voluntarily lose coverage within prior three months</p> <p>WIC: Reside in Utha, 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>Women 50 - 64 years of age</p> <p>Do not belong to an HMO (Health Maintenance Organization)</p> <p>Do not have Medicaid or Medicare</p> <p>Uninsured or unable to afford insurance premium</p> <p>Income Below 250% of FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Navajo indian, possibly others</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 ± 30% of the insurance company's index rate</p> <p>UPP: Up to \$150 per adult and up to \$100 per child in the family, every month</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 depend on age and county/zone</p> <p>If you are self-employed and buy your own insurance you are eligible to deduct 100% of the cost of the premium from your federal income tax</p>	<p>Premiums vary based on the plan, can be 150% of average rate</p> <p>Three available deductible options of \$500 medical/\$150 pharmacy, \$1000 medical/\$250 pharmacy and \$2500 medical/\$500 pharmacy</p>	<p>\$0 or small share of cost; no copays</p>	<p>Utah CHIP: \$0-75 per quarter depending on income</p> <p>WIC: \$0 or minimal share of cost</p>	<p>\$0</p>	<p>\$0 or minimal share of cost</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
800-952-5253
1-800-MEDICARE
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227

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

Utah Health Insurance Information Service
800-541-7735

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)

Utah Department of Health
801-539-6101
888-222-2542
801-538-9936
www.health.utah.gov

(State program information)

Laws and regulations

Utah Insurance Department
801-538-3800
801-538-3829
TTD: 801-538-3826
www.insurance.utah.gov

(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

Utah Association of Health Underwriters
www.uahu.org

(State organization of insurance brokers)

UTAH

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.