

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 In Moderate Income Families	Women	Individuals with life-threatening illness or injury	Trade Dislocated Workers (TAA recipients)	Veterans
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Health Virginia Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>COBRA ...Or HIPAA (Health Insurance Portability & Accountability Act) 866-4-USA-DOL www.dol.gov</p> <p>Or Continuation and Conversion Policies</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Virginia Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>High risk plans</p> <p>Anthem 800-304-0372 www.anthem.com</p> <p>CareFirst 866-520-6099 www.carefirst.com</p>	<p>Medicaid 804-786-4231 www.dmas.virginia.gov</p>	<p>Family Access to Medical Insurance Security (FAMIS) 866-873-2647 888-221-1590 (TDD) www.famis.org</p> <p>Women-Infant-Children (WIC) 888-942-3663 http://www.vahealth.org/wic/</p>	<p>Breast and Cervical Cancer Early Detection Program 866-395-4968 804-864-7761 www.vahealth.org/breastcancer</p>	<p>Uninsured Medical Catastrophe Fund (UMCF) 1-800-432-5924 www.dmas.virginia.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>Pre-existing conditions can be excluded for a limited time depending upon the type of group plan you are joining</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Cobra Subsidy: 9 months of partially subsidized COBRA premium</p> <p>COBRA coverage available for 18-36+ months depending on qualifying events; benefits are same as group program</p> <p>HIPAA individual-plan conversion benefits are based on the program selected, no expiration</p> <p>State conversion plans offered through private health insurance market will vary</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Plans will vary but insurers are required to offer certain benefits such as postpartum care and mammograms</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Plans will vary but these two insurers offer plans to individuals denied coverage due to medical conditions</p> <p>All insurers are required to offer certain benefits such as postpartum care and mammograms</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Medical, dental and vision, prescriptions, hospitalization and more depending on program</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>FAMIS: Doctor visits, check-ups, immunizations, preventive care, dental, mental, hospitalization</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>If screened and diagnosed for breast or cervical cancer may be eligible for complete health coverage through Medicaid, including dental, prescriptions etc.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Inpatient and outpatient hospital services and surgical centers, ambulatory care, laboratory and x-ray, physician, ambulatory care, medical care furnished by licensed practitioners, prescribed drugs and rehabilitative services to recover from medical treatment; the only organ and tissue transplant procedures covered are: kidney, liver, heart, lung and bone marrow</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA 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>Owner can count as an employee</p> <p>Proprietor-name on license must draw wages</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 last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA: recently covered by group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>Virginia resident</p>	<p>Medical underwriting will determine eligibility</p>	<p>GUARANTEED COVERAGE</p> <p>Must not be eligible for any other insurance, including individual, group or public</p> <p>Plan availability will depend on county residence</p> <p>Virginia resident</p>	<p>GUARANTEED COVERAGE</p> <p>Pregnant women, infants and children up to 133% FPL</p> <p>Medically needy couples up to 47% FPL</p> <p>Medically needy individuals 42% FPL</p> <p>Working parents up to 30% FPL</p> <p>Aged, blind, and disabled up to 80% FPL</p> <p>Non-working parents up to 24% FPL</p> <p>High cost of medical conditions subtracted from income may make eligible</p>	<p>GUARANTEED COVERAGE</p> <p>FAMIS: Low income children under age 19, Uninsured and ineligible for Medicaid, Virginia resident, Income below 200% of FPL</p> <p>WIC: Reside in Virginia, 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>Must be Virginia resident</p> <p>Women between 40-64 years of age. Women ages 18-39 can also qualify for tests but may need to pay for them</p> <p>Must be uninsured or underinsured, ineligible for Medicaid</p> <p>At or below 200% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Citizen or a legal resident</p> <p>Resident of VA</p> <p>Gross family income at or below 300% of the FPL</p> <p>Have a life threatening illness or injury, be uninsured for the needed treatment and not eligible for coverage for the needed treatment through private health insurance or federal, state, or local government medical assistance programs</p> <p>Identify a provider who is willing to accept the global fee established for the medical treatment plan</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 for standardized plans, ± 25% of the insurance company's index rate</p>	<p>Cobra Subsidy: 35% of monthly premium</p> <p>Costs range from 102-150% of group health rates</p>	<p>Depends on plan selected</p>	<p>Each individual plan is priced differently depending on age and gender, no family rates</p>	<p>\$0 or minimal share of cost</p>	<p>FAMIS: \$2-5 co-pays, \$0 for Well-Child and Well-Baby check-ups</p> <p>WIC: \$0 or minimal share of cost</p>	<p>\$0 or nominal co-payment</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
(Age 65 and up)
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

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.

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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)

Virginia Department of Health
www.vdh.virginia.gov

(State program information)

Laws and regulations

Virginia Bureau of Insurance
800-552-7945
877-310-6560
804-371-9206 (TDD)
www.scc.virginia.gov/division/boi

(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

Virginia Association of Health Underwriters
www.vahu.org

(State organization of insurance brokers)



The Anthem Blue Cross and Blue Shield Foundation and the Foundation for Health Coverage Education® have generously funded this publication to ensure that the uninsured have access to affordable quality health care coverage. Every effort has been made to include the most accurate information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverage are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most up-to-date information available.

Revised July 2009

VIRGINIA

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

