

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 Employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals unable to obtain private health insurance due to a medical condition	Low-income individuals & families	Children	Children's special health	Women	Pregnant Women	Native American Indians
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>COBRA Or Conversion Plans and then HIPAA 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 National Association of Health Underwriters 703-276-0220 www.nahu.org</p>	<p>WHIP Wyoming Health Insurance Pool 800-442-2376 307-634-1393 http://insurance.state.wy.us/whip.html</p>	<p>Medicaid EqualityCare 800-251-1268 http://wdh.state.wy.us/healthcarefin/equalitycare Contact local public or health services department</p>	<p>KidCare CHIP 877-KIDSNOW 877-543-7669 http://wdh.state.wy.us/healthcarefin/chip/index.html</p> <p>Women-Infant-Children (WIC) 800-994-4769 307-777-7494 http://wdh.state.wy.us/familyhealth/wic/index.html</p>	<p>Children's Special Health Program (CSH) 800-438-5795 307-777-7941 http://wdh.state.wy.us/familyhealth/csh/index.html Contact local public or health services department</p>	<p>Breast and Cervical Cancer Screening 307-777-6006 800-264-1296 http://wdh.state.wy.us/phsd/bccedp/index.html</p>	<p>Best Beginnings Wyoming Baby 307-777-7275 http://wdh.state.wy.us/familyhealth/bestbeginnings/index.html Contact local public or health services department</p>	<p>Indian Health Services 406-247-7107 www.ihs.gov</p>
Coverage	<p>Up to \$5M lifetime maximum, assorted deductibles</p> <p><i>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</i></p>	<p>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 ZIP code</p> <p><i>Limits on Pre-Existing Health Conditions May Apply</i></p>	<p>The pool plan options provide 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, rehabilitation, durable medical equipment, and mental health and substance abuse, among other services</p> <p>The pool provides enrollees with two plan choices, the Brown Plan and the Gold Plan</p> <p>Effective January 1, 2010, the lifetime maximum paid for the Brown and Catastrophic Plan is increasing to \$750,000. The Gold Plan's life time maximum will also increase to \$1,000,000</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Offers health, dental, vision, hospitalization and prescription coverage</p> <p>Treatment for special health problems like breast cancer, kidney problems, nursing home needs, and AIDS</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>KidCare CHIP: Inpatient and outpatient hospital services, doctor visits, laboratory and x-ray services, well-baby, well-child and well-adolescent care, including age appropriate immunizations, prescriptions, mental health services, dental services (no braces, only preventive and some basic, services are covered) \$750 maximum per benefit year, vision services (no contacts), physical therapy, other health benefits</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>Covered services include care coordination, specialty medical care, some equipment and medications, lab/X-rays related to diagnosis services, support services, and diagnostic evaluations</p> <p>There is an annual limit of up to \$40,000</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medical assistance is available for most women through Medicaid if their breast or cervical cancer exams were paid for by WBCCEDP and they were found to have breast or cervical cancer, including pre-cancerous conditions</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Financial assistance for eligible women, pregnancy counseling and teaching, referrals to appropriate resources in the community, educational materials relating to pregnancy, smoking cessation assistance and referral, prenatal class/support group, parenting classes for parents of newborns, home visits for moms and babies, breast feeding support</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive health care services available through a Service Unit located on the Wind River Reservation and three hospitals on the Blackfoot, Crow, and Fort Belknap Reservations</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: If you were involuntarily terminated between Sept 1, 2008 and May 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>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</p> <p>Church organizations may be excluded</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for WHIP, see next column</p>	<p>GUARANTEED COVERAGE</p> <p>Applicant has been refused coverage for health reasons by one insurer</p> <p>or</p> <p>Applicant has health insurance coverage more restrictive than the Pool</p> <p>or</p> <p>Applicant has health insurance coverage at a rate exceeding the Pool</p> <p>Must be a Wyoming resident</p> <p>Waiting periods may apply</p> <p>Applicants will be assigned to the proper eligibility level based on adjusted gross income. Level 2 is below 250% FPL, Level 1 is above 250% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>Ages 0-5 and pregnant women up to 133% FPL</p> <p>Ages 6-18 up to 100% FPL</p> <p>Working Parents up to 52% FPL</p> <p>Non-Working Parents up to 54% FPL</p> <p>Live in Wyoming</p>	<p>GUARANTEED COVERAGE</p> <p>KidCare CHIP: At or below 200%FPL, A US Citizen or lived in the US for 5 years, A Wyoming resident, Age 18 or younger, No insurance within last 30 days</p> <p>WIC: Reside in Wyoming, 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>Your child must be a Wyoming resident under 19 years of age and suspected or known to have one of the medically eligible conditions, i.e. chronic illness or disability. Your child may also have insurance, KidCare CHIP, or EqualityCare (Medicaid).</p>	<p>GUARANTEED COVERAGE</p> <p>Women age 50 to 64 years</p> <p>Women age 30-64 may be eligible if they have not had a pap test in past 5 years</p> <p>Women age 18-50 with certain abnormal breast or cervical exams may also qualify</p> <p>Income must be at or below 250% of federal poverty guidelines</p> <p>Cannot have insurance coverage, including Medicaid</p>	<p>GUARANTEED COVERAGE</p> <p>Eligibility requirements vary from county to county</p> <p>Be sure to call your local office</p>	<p>GUARANTEED COVERAGE</p> <p>Member of a federally recognized tribe</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 35% of the insurance company's index rate</p>	<p>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 & HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p>	<p>Costs vary depending on age, region and eligibility level.</p> <p>Premiums cannot exceed 200% of market rates</p>	<p>\$0 or minimal share of cost</p>	<p>KidCare CHIP: \$3-5 co-pays with an annual family maximum of \$200</p> <p>WIC: \$0 or minimal share of cost</p>	<p>\$0 or sliding scale share-of-cost</p>	<p>\$0 or minimal share of cost</p>	<p>\$0</p>	<p>\$0 or minimal share of cost</p>

Other Programs & Resources

Medicare
(Age 65 and up)
800-MEDICARE
800-633-4227
www.medicare.gov

Medicare Prescription Drug Program
800-633-4227

Health Coverage Tax Credit
866-628-HCTC
866-628-4282
www.irs.gov (key word HCTC)

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

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

Wyoming Seniors
307-856-6880
www.wyomingseniors.com

Wyoming State Health Insurance Assistance Program
(Advice Line)
800-856-4398
307-856-6880

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)

Wyoming Department of Health
307-777-7656
866-571-0944
<http://wdh.state.wy.us>

(State program information)

Laws and regulations

Wyoming Insurance Department
307 777-7401
800-438-5768
<http://insurance.state.wy.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

Wyoming Association of Health Underwriters
www.nahu.org

(State organization of insurance brokers)

WYOMING

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.