



FOUNDATION
FOR
HEALTH
COVERAGE
EDUCATION



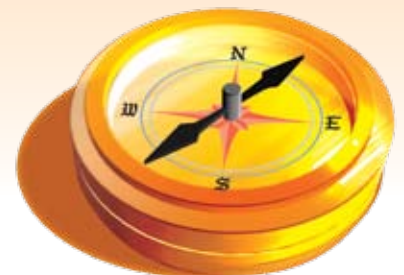
Annual Report

2005

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*Helping Americans
navigate public
and private health
coverage options*



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Foundation for

Health Coverage Education

650-762-1928

101 Metro Drive, Suite 250

San Jose, California 95110

www.coverageforall.org

Uninsured Help Line

800-234-1317

Dear Friends,

A few years ago, I set out to learn as much as possible about the uninsured problem in this country. I wanted to know who the uninsured really were and what health care options they had.

First, I found out that millions of Californians were eligible for programs but not signed up. Next, I discovered that a multitude of private, federal, state and local programs existed all over the country yet many programs had not been fully utilized. My conclusion: this was the result of a major void in communication and a need for more friendly health insurance information.

I started the Foundation for Health Coverage Education with one goal in mind: to simplify public and private health insurance eligibility information in order to help more consumers find access to coverage. We began by developing printed guides that explained all the various programs available (the Matrix, see Page 4). We also created a web site with an online tool that quickly generated a personal profile of health coverage options, and we started the toll-free California Uninsured Help Line to answer questions from consumers and professionals about their options.

Today we are working on developing a toll-free Uninsured Help Line for all states that will compliment the printed tools we have created for each state.

In the future we will be developing additional customized tools in order to reach a greater number of people in more languages. Our distribution channels are multiplying every day as more businesses are stepping forward to help. We want to help educate people everywhere in the place where they are most likely to need and use the information we provide, whether it's in the doctor's office, the work place, a local clinic, emergency room, government office, school or insurance broker's office.

The Foundation for Health Coverage Education promises to continue developing more user-friendly information and I promise to do all that I can to help the uninsured.

Sincerely,



Phil Lebherz

Chair, Executive Director

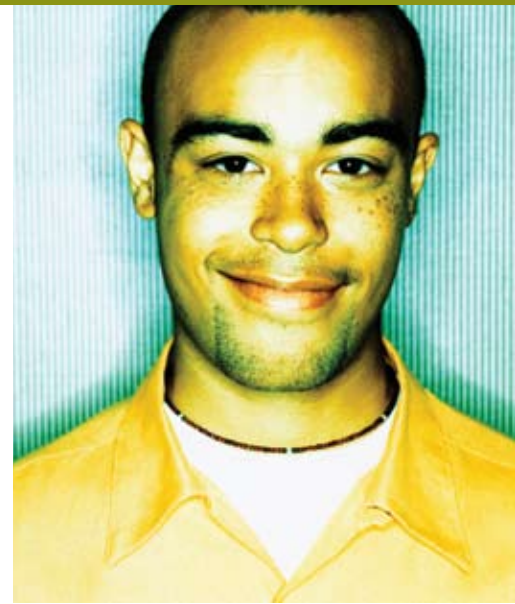
A YEAR OF MILESTONES

This was the Foundation for Health Coverage Education's third and most successful year. We set out to help people navigate their health care options and we are right on course...

Our most exciting accomplishment of 2005 was the launch of the California Uninsured Help Line, a toll-free hotline offering personal assistance to consumers and professionals seeking information about public and private program eligibility. We listened to the uninsured, their communities, our partners and health care professionals, and we fine-tuned our popular Matrix tool. We also reached out to new audiences and offered even friendlier information in more customized formats. In 2006 these services will be available nationwide.

Through support from both the California and National Association of Health Underwriters, nearly every legislator in California has seen the Matrix and is giving rave reviews. Regardless of political affiliation, policy makers are recognizing the incredible value of the Matrix and other FHCE tools. In Texas, Senate Bill 261 was passed, based on the Matrix, to educate the public about the need and value of health insurance coverage. The bill flew through the capitol with no opposition (one state rep called it the "kumbaya" bill because everyone testified for it. Texas Department of Insurance (TDI) Consumer Education Legislation - SB 261 authorizes developing a specific health coverage related website, creating an advisory panel and developing PSAs to direct consumers to the website.

We educated nearly 11 million people nationwide about options for the uninsured via: television appearances, radio interviews, news articles, public service announcements, continuing education courses, workshops and other public relations activities.





2005 TOOL UPDATES

Matrix

This first-ever, one-page guide to public and private health insurance options is now available in *every state*. A free customized version can be viewed on www.coverageforall.org.

The Matrix is enthusiastically being used and distributed by consumers, business owners, social workers, physicians, government employees, insurance agents and other professionals. Everyone is raving about the convenience of seeing all options in one simple document.

The California version is available in English and Spanish with more languages and new and improved formats coming soon. (A special booklet version is also available.)



Booklet

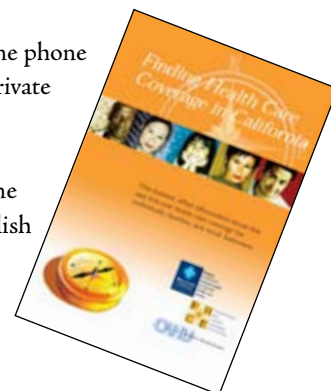
This unique consumer-friendly booklet explains the health care system in California at a 6th grade reading level. It is designed for individuals, families, employees, patients and others who like this easier-to-understand format.

The booklet is currently available in English and Spanish with more languages to come.

Uninsured Helpline

For the first time ever, consumers and professionals have one phone number to call for information about BOTH public and private health insurance eligibility information: 800-234-1317.

Specially trained information specialists provide one-on-one help explaining a caller's potential health care options. English and Spanish are spoken and interpreters in 161 languages are instantly accessible. The service is open seven days a week, 24 hours a day and is being expanded to serve more states in 2006.



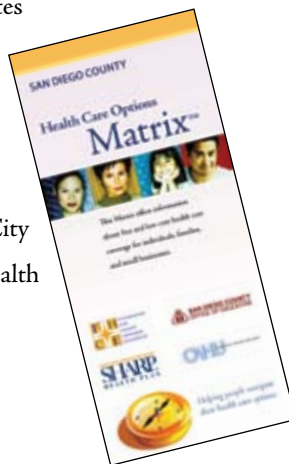
Interactive Webtool

This simple interactive web tool instantly generates a customized profile with all public and private health plans for which individuals may qualify, along with a special resource section on locating financial benefits and free or low-cost health benefits. It's easy and only requires answering eight questions. This tool will be available for fourteen more states in the summer of 2006.

Custom Tools and Workshops

Creating unique versions of the Matrix and reaching out to audiences across the country is one of the FHCE's most important tools. These are just a few of the custom projects we developed:

- Blue Cross of California Foundation Matrixes for 14 states
- Los Angeles County Matrix for HealthNet
- Sharp Health Plan Matrix for San Diego County
- National Association of Social Workers Matrix mailing
- Custom presentations on the uninsured for health underwriter audiences in Portland, Seattle and Kansas City
- Custom presentation for the National Association of Health Underwriters in Washington, D.C.



DONORS

The Foundation for Health Coverage Education would like to take this opportunity to thank all of our generous donors. The annual contributions have allowed the Foundation to pursue our goal of educating Californians on the private and public health coverage options and help reduce the number of uninsured.

Blue Cross of California Foundation

CAHU Charitable

Community Foundation

Philip Lebherz

Health Net of California

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Mass AHU

Nation's Foodservice, Inc.

Health Benefits Associates, Inc.

Blue Ridge Benefit Solutions

SPREADING THE NEWS: 2005

First Quarter

Radio/TV Media Coverage	Market	Title of Show	Date	Estimated Exposure
KTVU-FOX	San Francisco	Evening News	April	2,000,000
KABC-AM	Los Angeles	Community Spotlight	(scheduled May)	290,000*
KGO-AM	San Francisco	Pete Wilson Show	(scheduled April)	325,000*
KVON-AM	San Francisco area	On the Law	March	5,000
KPFA-FM	Berkeley	The Morning Show	March	20,000
The Capitol Report TV show	Sacramento	Senator Bob Margett	August	1,000
Contra Costa Public TV	San Francisco area	"People to People"	June	1,000
KGO-AM	San Francisco	Dr. Dean Edell Show	March	3,000,000
TOTAL ESTIMATED AUDIENCE EXPOSURE:				5,642,000

Feature Magazine	Article	Date	Estimated Exposure
<i>Group Practice Journal</i>	"How Many are Truly Uninsured?"	June	56,831
<i>Journal of the California Public Health Systems</i>	(article to be written)	June	124
<i>Managed Care Outlook</i>	"Misconceptions about Coverage"	(scheduled June)	8,000
<i>Medical Interface</i>	Opinion Piece	May	40,000
<i>San Jose Mercury News</i>	Help Line launch story	(scheduled May)	567,950
<i>Managed Care</i>	"Access to Public or Private Health Insurance: The Devil Shouldn't be in the Details"	April	58,912
<i>The Inland Informer</i>	"Matrix Progress"	March	500
<i>Marketing Health Services</i>	"Taking Back the ER"	March	2,500
<i>HIU: Health Insurance Underwriter</i>	"What to Expect in 2005: Answers From Industry Experts"	February	32,000
<i>Ventura County Star</i>	"Uninsured Do Have Options"	October	101,000
<i>The STATEment</i>	"The California Health Care Options MATRIX Keeps Building Momentum..."	September	3,000
<i>Senior Magazine</i>	"Six Million Uninsured Californians: Fact or Fiction? Part 2"	August	150,00
<i>Senior Magazine</i>	"Six Million Uninsured Californians"	July	150,000
<i>CalBroker Magazine</i>	"Healthcare Options: The Ones News Articles Never Mention"	January	25,000
<i>CalBroker Magazine</i>	"Individual Health: Your Future Job as a "Health Care Cop?"	June	25,000
TOTAL ESTIMATED AUDIENCE EXPOSURE:			1,220,877

SPREADING THE NEWS: 2005

Second Quarter

Radio/TV Media Coverage	Title of Show	Date	Estimated Exposure
KGO-AM Radio	The Pete Wilson Show	June	7,000,000
KFRN-AM	Public Affairs	June	80,000
KRTH-The Wave Radio (Infinity)	(Phil interviews)	May	2,000,000
NBC – KNTV-TV	5 O’Clock News	May	2,000,000
KABC-AM	“Community Spotlight”	May	3,000,000
WHAS 11 News Santa Rosa	“Help Line”	April	500,000
FOX - TV Reno	“Help for Uninsured”	April	1,500,000
TOTAL ESTIMATED AUDIENCE EXPOSURE:			16,080,000

Feature Magazine	Article	Date	Estimated Exposure
<i>Los Angeles Health Communicators</i>	(E-newsletter)	July	500
<i>San Jose Mercury News</i>	Uninsured Help Line	June	567,950
<i>The San Mateo Daily Journal</i>	(Reporter’s Notebook)	June	28,500
<i>North County Times</i>	“California’s Uninsured”	May	94,360
<i>Health Fax</i>	“Toll Free Help Line”	May	1,000
<i>El Observador</i>	“Cobertura Para Todos”	May	84,000
<i>Home Care Magazine</i>	“Uninsured Eligible”	May	17,421
<i>San Francisco Business Times</i>	“Health Care”	April	15,520
<i>Redding News Searchlight</i>	“Health Insurance”	April	10,000
<i>Life Insurance Selling</i>	“To Your Health”	April	50,046
TOTAL ESTIMATED AUDIENCE EXPOSURE:			869,290

SPREADING THE NEWS: 2005

Third Quarter

Radio/TV Media Coverage	Title of Show	Date	Estimated Exposure
KGO-Television	The Pete Wilson Show	Taped	7,000,000
KNBR	Public Affairs	July	2,500,000
KLOS/KRTH	Public Affairs	July	2,400,000
Headline News CNN (Comcast)	News Program	July	7,000,000
JWRN (Radio Mexico)	Javier Garcia Show	July	39,000
KTYM	Public Affairs	September	1,500,000
KZST-AM	Sonoma County is Talking	September	700,000
KZLA-FM	Southern CA Pathways	September	900,000
KUZZ-AM	FYI Show	September	400,000
KGDP- AM	News Program	August	650,000
KWRN-AM	"Help Line PSA"	June/July	500,000
KMAX- AM	"Help Line PSA"	June/July	750,000
KLOVE-FM	"Help Line PSA"	June/July	500,000
KRCD-FM	"Help Line PSA"	June/July	300,000
KFTV	"Help Line PSA"	June	600,000
KRTH-AM	"Help Line PSA"	July	2,400,000
KLOS-AM	"Help Line PSA"	July	1,500,000
KNX-AM	"Help Line PSA"	July	7,000,000
TOTAL ESTIMATED AUDIENCE EXPOSURE:			36,639,000

Feature Magazine	Article	Date	Estimated Exposure
<i>Executives Mountain Democrat</i>	"Toll Free Help Line"	August	12,934
<i>PR Web/ Ambos Medios</i>	"10 Misconceptions"	August	500
<i>California Broker Magazine</i>	"Uninsured Help Line"	July	25,000
<i>Group Practice Journal</i>	"Confronting the Problem of the Growing Uninsured"	July	56,831
<i>Hispanos Unidos</i>	"Uninsured Help Line"	July	10,000
<i>Managed Care Outlook</i>	"Reframing the Debate"	July	33,000
<i>Los Angeles Health Communicators</i>	(E-newsletter)	July	300
<i>Managed Care Interface</i>	"Coverage for All"	June	40,918
<i>Health Insurance Underwriter</i>	"Uninsured Help Line"	June	30,000
<i>Lodi News</i>	"Help Line"	June	17,222
<i>The Fresno Bee</i>	"Uninsured Help Line"	June	166,554
TOTAL ESTIMATED AUDIENCE EXPOSURE:			370,759

SPREADING THE NEWS: 2005

Fourth Quarter

Radio/TV Media Coverage	Title of Show	Date	Estimated Exposure
KZST	Public Affairs	September	20,000
KBAY	"South Bay Sunday"	October	52,000
KZSF	Public Affairs	October	23,000
KUFEX	Public Affairs	October	8,500
KSRO	"Ask the Expert"	November	22,500
KIWI	Public Affairs	November	10,000
KLQV	Public Affairs	November	10,000
KOHL	"CloseUp"	November	43,000
KWVE	"Update"	December	101,000
KMZT	"Community Focus"	December	330,000
KGEN	Regional Spanish Music	December	20,000
KALI	"MRBI Radio Digest"	December	55,000
La Que Buena	Public Affairs	October	10,000
La Campesina	Public Affairs	October	10,000
KWXY	Public Affairs	November	55,000
KOKO	Public Affairs	November	22,000
KBIG	Public Affairs	November	150,000
KZLA	Public Affairs	November	230,000
KKLA	Public Affairs	November	100,000
KWAVE	Public Affairs	November	154,000
KJZY	Public Affairs	November	45,504
UNIVISION 19	Public Affairs	November	250,000
LA Preciosa	Public Affairs	November	123,000
KQED	Public Affairs	November	540,000
KGO	Public Affairs	November	955,000
TOTAL ESTIMATED AUDIENCE EXPOSURE:			3,339,504

Feature Magazine	Article	Date	Estimated Exposure
CA School Health Center	+ Tools and resources for school health centers	September	44,000
Lassen County News	Nonprofit Organization Spreads Word in "Coverage for All" Campaign	October	130,000
LA WAVE Newspaper	1 Million Eligible California Children Not Signed	October	202,000
Lincoln News Messenger	Coverage for All	October	88,000
LA Watts Newspaper	Local Residents with Health Coverage Needs Should Note that 1 Million California Children are Eligible But Not Signed Up	October	45,000
La Ola Newspaper	Mas de 1 Millón de Niños en CA Son Elegibles Para Cobertura de Salud del Gobierno Pero No Se Han Inscrito	October	98,000
Fresno Bee	Local Residents with Health Coverage Needs Should Note that 1 Million California Children are Eligible But Not Signed Up	October	325,000
Press-Telegram	Local Residents with Health Coverage Needs Should Note that 1 Million California Children are Eligible But Not Signed Up	November	275,000
Daniel Hernandez Youth Foundation	Building healthier communities	November	8,000
Faith Doing Justice News	California Uninsured Help Line Offers Referrals and Free Materials	November	12,000
TOTAL ESTIMATED AUDIENCE EXPOSURE:			1,227,000

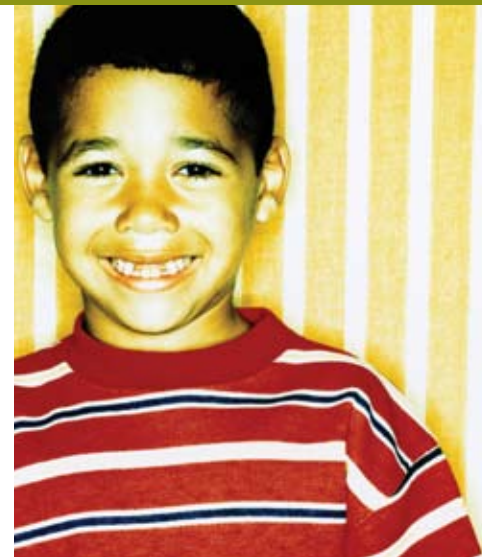
La misión del FHCE es de simplificar al público la información acerca del seguro médico tanto privado como público para asistir el mayor número de personas puedan tener acceso a una cobertura de cuidados para la salud.

FHCE EN ESPAÑOL

FHCE ha lanzado la campaña “Cobertura Para Todos” en California y ha identificado lo siguiente: 10 Malentendidos Comunes Acerca de la Cobertura Médica Disponible

1. *¿No tengo suficiente dinero para pagar aseguranza para mis hijos?* Si pagas \$4-18 por mes, sus hijos pueden recibir los beneficios de cuidado de salud completos a través de programas como Healthy Families, Kaiser Care for Kids y otros programas del condado, aun cuando sus ingresos no sean bajos.
2. *¿No me darán cobertura porque estoy muy enfermo?* Todos los Californianos tienen acceso a cobertura médica a pesar de una condición de salud ya existente. La forma mas fácil de averiguar acerca de estos programas como MRMIP (Programa de Seguro Medico para Riesgos Mayores), HIPAA (Ley de Transferibilidad y Responsabilidad del Seguro de Salud) y otros mas, es llamando a la Línea de Asistencia para personas sin seguro de California al 1-800-234-1317, donde especialistas le proveerán la ayuda necesaria y le explicaran cuales son sus opciones.
3. *¿Estoy embarazada y no puedo pagar por el cuidado prenatal?* Si usted es una mujer embarazada y tiene aseguranza con deducibles o tiene que hacer pagos por más de \$500 o no tiene seguro, usted puede calificar para el programa de Acceso para Niños Pequeños y Madres (AIM). Si no tiene seguro, puede también calificar para Medi-Cal.
4. *¿Una vez me negaron la aseguranza médica así que nunca me la van aprobar?* Si usted tiene prueba que le negaron la aseguranza médica privada o que se la ofrecieron con mensualidades más altas que MRMIP, MRMIP esta disponible para usted por medio de cualquier compañía de aseguranza.
5. *¿No puedo pagar mis mensualidades de COBRA, así que voy a tener que cancelar mi cobertura?* Si usted tiene gastos médicos muy altos y no puede pagar su mensualidad de COBRA, hay un programa del estado llamado HIPP, (Pago de Primas del Seguro de Salud).
6. *¿Solamente programas privados permiten escoger el plan o los doctores?* Tal vez usted no lo sepa, pero la mayoría de programas públicos permiten que sus miembros escojan de las principales compañías de aseguranza y elijan sus propios doctores como lo hacen las compañías privadas.

7. *¿Mi negocio es muy pequeño para calificar para cobertura de grupo?* Si usted tiene un negocio pequeño, aun cuando solamente tenga un empleado, aun que sea un miembro de la familia, usted puede calificar para un plan de cobertura de grupo y sus empleados y dependientes tienen cobertura garantizada. Llame a la Línea de Asistencia para personas sin seguro de California al 1-800-234-1317, puede proveerle más información.
8. *¿Mi opción de COBRA se ha terminado y no puedo pagar por otra cobertura médica?* Aun si su cobertura de COBRA/plan de grupo haya terminado, usted y su familia tienen la garantía de ser aceptados por un plan de aseguranza privada de acuerdo al mandato federal de Health Insurance Portability and Accountability Act (HIPPA).
9. *¿Tengo que ser un ciudadano Norte Americano para tener cobertura?* Si usted es un inmigrante en California que esta esperando por su situación legal; usted califica para Restricted Medi-Cal (Cobertura Limitada), la cual cubre cuidado de emergencia y ciertas enfermedades serias. Los niños pueden calificar para otros programas que ofrecen cuidados completos.
10. *¿No puedo pagar seguro médico y tampoco califico para Medi-Cal?* Usted debe saber que en cada condado hay programas para adultos que no pueden pagar aseguranza médica y que no son elegibles para Medi-Cal, usualmente se llaman Cuidados Básicos o CMSP (Programas de Servicios Médicos del Condado).



Para mas información comuníquese a la Línea de Ayuda 1-800-234-1317 o a través de correo electrónico, escribiendo a fhceinfo@coverageforall.org o visitando el sitio web www.coverageforall.org



*Our mission is
to simplify public and
private health insurance
eligibility information
in order to help
more people access
health coverage*

AMERICA'S TRULY UNINSURED

41,000,000	"Uninsured"
- 14,000,000	Public Program-Eligible (but not yet signed up)
- 11,400,000	Non-Poor (300% above FPL)
- 7,400,000	Non-Poor (200-299% FPL)

= 8,200,000 Truly Uninsured Americans

Source: The National Institute for Health Care Management

CALIFORNIA'S TRULY UNINSURED

6,718,000	"Uninsured"
- 2,972,000	Public Program-Eligible (but not yet signed up)
- 2,156,000	Income \$50K+ (Majority of the Non-Poor)
- 652,000	Temporarily Uninsured

= 938,000 Truly Uninsured Californians

Source: BCBSA Analysis of '02 U.S. Census Bureau



**101 Metro Drive, Suite 250
San Jose, California 95110**