



### **Don't take risks!**

### **Secure health insurance coverage while you are out of a job!**

- In 2007, 62 percent of all bankruptcy filings were directly linked to medical expenses.
- 1.5 million Foreclosures a year are attributed to medical costs.
- In the US, someone files for bankruptcy after a serious health problem an average of every 30 seconds. Those that do file for bankruptcy carry an average of \$12,000 out-of-pocket medical debt.

### **Check out the following Coverage options...**

**Spousal Coverage-** Even if the benefit year has begun, under federal law, you and your children have 30 days to join your spouse's group if otherwise eligible due to a 'major event' to include losing your own group health insurance benefits.

**Federal COBRA-** May extend employer group health coverage for up to 18 months. This applies to employers with 20 or more employees on more than 50% of its business days in the previous calendar year.

**Veterans Health and Prescription Benefits-** If you are a military Veteran, you may be eligible for Veteran's Administration (VA) health and prescription benefits. Contact your nearest VA medical care facility, or visit [www.va.gov](http://www.va.gov) or call: (877) 222-8387.

**Low Income Health Plans/Care-** Blue Cross/Blue Shield companies provide health plans for low income individuals known as **Special Care**. Cost is subsidized by the Blues, and therefore less expensive. These plans do have limited benefits; however they are a good option for basic health care coverage. Contact Blue Cross/Blue Shield at

(877) 986-4571 for eligibility information, and to ask about pre-existing condition exclusions and length they may apply. Local community health care centers, closest one in Norristown makes appointments with costs from \$5.00 to \$35.00. To find a center check out <http://ask.hrsa.gov/pc/> sponsored by the U.S. Department of Health and Human Services.

**Maternal and Child Health Programs-** Looking for information regarding preconception health to caring for your baby. Visit: [www.health.state.pa.us](http://www.health.state.pa.us) or call (800) 986-2229, (800) 986-5437.

**CHIP for Uninsured Children and Teens-** Pennsylvania CHIP covers all uninsured children and teens. There is no income eligibility requirement and premiums will be charged based on a sliding scale. Visit: [www.chipcoverspakids.com](http://www.chipcoverspakids.com) or call (800) 986-5437. Also can check on Capital Blue Cross [www.capbluecross.com/chip](http://www.capbluecross.com/chip) or call (800) 543-7101. Also check out [www.budget.state.pa.us](http://www.budget.state.pa.us) for Cover All Kids.

**Special Kids Network System of Care-** Resources for children and youth with physical, developmental, behavioral or emotional conditions visit: [www.gotoskn.state.pa.us](http://www.gotoskn.state.pa.us)

**MEDICAID-** is available to those whose income and assets are insufficient to pay for health care. Information about the PA Department of Welfare's Medicaid Program can be obtained from your county assistance office or you can visit: [www.dpw.state.pa.us](http://www.dpw.state.pa.us), or [www.compass.state.pa.us](http://www.compass.state.pa.us) (800) 842-2020.

**For Seniors-** For anyone over 50 looking for health care insurance offered by AARP, [www.aarphealthcare.com](http://www.aarphealthcare.com). For seniors The National Council on Aging has one place to learn about programs on Benefits Check Up [www.unitedwayglv.org](http://www.unitedwayglv.org) For ElderCare Locator (800) 677-1116 to find local Area on Aging Office for assistance.

**Individual/Family Health Policy Coverage-** Individual/Family health policies can be great solutions for relatively healthy people with no major pre-existing conditions. You can use the following websites to compare different policies; Humana <http://www.humana.com>, <http://www.PAfaircare.com> <http://ehealthinsurance.com> <http://www.highmarkblueshield.com> (866) 435-6087 <https://www.capbluecross.com/Products/ForIndividuals/> (800) 543-7101 <http://www.healthcare.gov>.

<http://www.govbenefits.gov> United HealthCare websites offer to provide quotes  
<http://www.unitedhealthcareinformation.com/> or [www.uhc.com](http://www.uhc.com). Anico check [www.anico.com](http://www.anico.com); Others to check (some for college graduates) [www.medplanaccess.com](http://www.medplanaccess.com); [www.healthinsurance.com](http://www.healthinsurance.com) [www.gradmed.com](http://www.gradmed.com), [www.readymedonline.com](http://www.readymedonline.com), Assurant Health at [www.assuranthealth.com](http://www.assuranthealth.com), Standard Security at <http://www.consumerbenefits.net/freedom-stm-faq.htm>, or [www.myaffordablehealthinsurance.com](http://www.myaffordablehealthinsurance.com).

Should you wish to join the Greater Lehigh Valley Chamber of Commerce as an individual, they offer reduced insurance for members. Chamber's phone number is (610) 841-5800 or you may call the Uninsured Help Line at (800) 234-1317.

**Federally Funded or Non-Profit Health Centers-** Pay what you can afford based on income. Health centers may provide: Checkups when well and treatment when sick, complete care when pregnant, immunizations and checkups for children, dental care and prescription drugs for your family, mental health and substance abuse care. Visit the Health Resources and Services Administration at [findahealthcenter.hrsa.gov](http://findahealthcenter.hrsa.gov) or the Pennsylvania Association of Community Health Centers at [www.pachc.com](http://www.pachc.com), or call (866) 944-2273.

**Medical Assistance for Workers with Disabilities-** Through Commonwealth of PA [www.compass.state.pa.us](http://www.compass.state.pa.us) or call (800) 842-2020.

**Partnership for Prescription Assistance Program-**This program offers a single point of access to 475 public and private patient prescription assistance programs: [www.pparx.org](http://www.pparx.org) or call (888) 477-2669. For information on other programs you may also visit: [www.rxassist.org](http://www.rxassist.org) and [www.needymeds.org](http://www.needymeds.org). For generic patient assistance programs <http://www.rxassist.org/providers/resources.cfm>

**Pennsylvania Patient Assistance Program-** Free prescriptions for those who are 55 or older or adults with disabilities, with little or no prescription coverage. Call (800) 955-0989.

**Prescription Discount Cards/Resources-** Ask your local pharmacist about any discount programs they may have or if they sell prescription discount cards. Ensure that the discounts you receive will exceed what you pay for the discount card and that they cover your prescriptions.

***Be wary of buying discount cards not offered directly through a pharmacy. Also use caution when considering discount health plans.***

There is a discount prescription card (10-50% off brand name and generic and is not restricted by age, health or income) through Lehigh county (residents only). Call (610) 782-3200 or visit <http://www.lehighcounty.org>. Another prescription discount card is Caremark (must be a resident of Lehigh county) call (877) 321-2652 or [www.caremark.com/naco](http://www.caremark.com/naco) Free internet resources that could help lower medication costs are [www.benefitscheckup.org](http://www.benefitscheckup.org), [www.medicare.gov](http://www.medicare.gov), [www.phrma.org](http://www.phrma.org), [www.medicarerights.org](http://www.medicarerights.org), and [www.needymeds.com](http://www.needymeds.com)., Partnership for Prescription Assistance Program [www.PPARx.org](http://www.PPARx.org) or call (888) 477-2669. Pfizer medicines for free or meaningful savings [www.pfizerhelpfulanswers.com](http://www.pfizerhelpfulanswers.com) (866) 706-2400. Merck's Prescription Discount Program <http://www.merck.com/merckhelps/> Together RX Access a savings program on a broad range of prescription medications [www.TogetherRxAccess.com](http://www.TogetherRxAccess.com) (800) 444.4106. The Valley Rx Card, free discount health savings card up to 75% at over 50,000 pharmacies, pick up your card at any Chamber office, to find locations or to download your card go to [www.lehighvalleychamber.org](http://www.lehighvalleychamber.org) Free prescription card for discounts on prescription drugs average of 35% savings from your United Way [www.familywise.org](http://www.familywise.org)

**Costco/Wal-Mart/K-Mart/Target/Wegmans Prescription Programs-** You may be able to find prescriptions at bargain prices through retail chains. Make sure you shop around and compare apples to apples when deciding which options are the least expensive. For discount pharmacies check <http://www.rxassist.org/providers/resources.cfm>

**Health Care Tax Credit for TRA,TAA or ATAA and Pension Benefit Guaranty Corporation-** Health Coverage Tax Credit (HCTC) is a federal tax credit that pays 65% of the qualified health plan premiums paid by eligible individuals (866) 628-4282. Eligible individuals can claim it in advance to help pay health plan premiums as they become due. If you receive Trade Adjustment Assistance and Alternative (TRA, TAA or ATAA) benefits call (877) 872-5627. If you are a Pension Benefit Recipient of the Pension Benefit Guaranty Corporation, you may qualify. Please call (800) 400-7242.

This information is being provided for your consideration only. Application to any individual company, program, or service is not being endorsed or recommended. This list of companies and services has been compiled from various sources. We have not personally confirmed every specific detail on this list from all of the companies and services provided in this document.

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**Clinical Trials-** Scientists may be testing methods of treating a health problem via clinical trials. Find more information about clinical trials and participating in them at:

[www.clinicaltrials.gov](http://www.clinicaltrials.gov)

**Dental Insurance or Dental Assistance-** If you are looking to purchase dental insurance, consult with a local insurance agent or do not have coverage but require dental assistance you may find a free or reduced fee dentist through the Pennsylvania Dental Association at (717) 234-5941. The PA Dental Association also lists free and reduced fee dental offices on their website at: [www.padental.org](http://www.padental.org) (On the right of the screen find 'Patients', then Click "Find Free/Reduced Fee Dental Clinics) PA Department of Public Welfare's Medical Assistance Program (Medicaid) covers the cost of most emergency dental services. To determine eligibility call (866) 542-3015, Option #3. Individuals enrolled in Medicare Advantage Plans/Medicare C may be eligible for a wide range of dental benefits and should contact their Medicare Advantage provider for more information.

Humana One,

<http://www.humanaonedental.com/pennsylvania-dental-insurance/dental-insurance-overview.aspx> Check out the information on <http://www.dentalplans.com/>

If Emergency service (extreme pain, severe infection, traumatic injury) is needed, contact: LVH Dental Practice (610) 969-4839, Lehigh county LVH Muhlenberg (484) 884-2315, Northampton county St. Luke's Allentown/Bethlehem (610) 954-2465 or Sacred Heart (610) 776-4802.

Northampton Dental Initiative offers free dental care to county residents with incomes less than 150% of poverty (\$16,245 for a single, \$21, 855 for household of 2). Call (866) 903-9104.

Senior Dental Care Program offers care to older adults with low incomes at a discounted cost. Eligibility requirements can be found at:

<http://www.padental.org/AM/Template.cfm?Section=Patients1&Template=/CM/HTMLDisplay.cfm&ContentID=11788>

or call Michelle Mikus (717) 234-5941 for more information.

Lehigh Carbon Community College, Lehigh Career and Technical Institute, and Northampton Community College have discount basic dental services (cleaning, checkup, Xrays) available for the public with services being performed

by students (led by instructors) in various dental assistant or dentally hygiene programs. Contact each for details.

**Time is of the Essence, so ACT QUICKLY For:**  
**COBRA - 60 day limit** to elect to continue coverage under your old job, and **45 days** to pay your first premium. Don't lose this right because of time.

**HIPAA Conversion Coverage - 63 day limit.** If you have health issues, HIPAA conversion is an option. Policies are issued *without* pre-existing condition exclusions and *guaranteed issue* if eligible. There is a **63 day limit** from the end of your employer group health plan/COBRA to when Blue Cross Blue Shield receives your HIPAA conversion application.

Note: You need at least **18 months of prior continuous coverage** and a 'certificate of creditable coverage' from your last employer's insurer when applying (**you must exhaust all 18 months COBRA if offered**).

**If you have additional questions about COBRA or HIPPA laws and regulations and how they affect you, contact the Employee Benefits Security Administration (ESBA) at (866) 444-3272 or <http://www.askebsa.dol.gov/>**

EBSA also has a dedicated website that explains the COBRA premium reduction subsidy

([www.dol.gov/ebsa/cobra.html](http://www.dol.gov/ebsa/cobra.html))

The U.S. Department of Labor's Employee Benefits Security Administration has updated the dedicated COBRA Web page to add a fact sheet to provide tips for individuals whose 15 month COBRA premium subsidy ends before their regular COBRA coverage ends, in order for them to maintain health coverage. The fact sheet is available at <http://www.dol.gov/ebsa/newsroom/fsExpiringSubsidy.html>

To receive automatic e-mail updates from EBSA about any new information on the COBRA premium reduction subsidy, enter your e-mail address at [https://service.govdelivery.com/service/subscribe.html?code=USDOL\\_231](https://service.govdelivery.com/service/subscribe.html?code=USDOL_231)

**Also, if you have questions or concerns about health policy conversion, or if you feel you were treated unfairly or misled while trying to obtain continued health insurance coverage, contact the Insurance Department's Bureau of Consumer Services:**  
**Automated Consumer Hotline: (877) 881-6388**  
**Visit: [www.insurance.pa.gov](http://www.insurance.pa.gov)**

This information is being provided for your consideration only. Application to any individual company, program, or service is not being endorsed or recommended. This list of companies and services has been compiled from various sources. We have not personally confirmed every specific detail on this list from all of the companies and services provided in this document.

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