

Health Coverage Options

Prior to any coverage ending, plan and apply for available insurance such as:

- ❑ **SSD/SSI – Social Security Disability/Social Security Income**: Eligibility is based on both financial and disability criteria. There is no lifetime max on this coverage as long as you meet the requirements to qualify. A yearly evaluation is required to remain on coverage. Benefits are in the form of a monthly check and medical assistance (coupons) through the Department of Social and Health Services (DSHS).

IMPORTANT: In the year that you turn 18, SSA will do an eligibility review based on adult rules. If denied, you must act immediately. You only have TEN days to appeal!

☎ 800-772-1213 / TTY 800-325-0778

🌐 <http://www.ssa.gov/ssi/text-understanding-ssi.htm>

- ❑ **Medicare**: Patients who have permanent kidney failure requiring dialysis or transplant are eligible for Medicare. The facility where you are receiving care will help you complete the application process.
 - Medicare Part A helps cover inpatient care in hospitals with no required premium.
 - Medicare Part B helps cover outpatient services such as physicians and requires a monthly premium.
 - Medicare Part D is for prescription drug coverage.

IMPORTANT: Medicare does not cover you if you are out of the country.

☎ 1-800-MEDICARE 91-800-633-4227) / TTY call 1-877-486-2048

🌐 <http://www.medicare.gov>

- ❑ **Department of Social and Health Services (DSHS)**: Varies from state to state. For those in Washington State, DSHS has a number of programs available which end on your 19th birthday (unless you are on SSA). Adult programs may be available. Call your caseworker at your local DSHS office for more information.

🌐 <https://fortress.wa.gov/dshs/maa/> (WA State residents)

- ❑ **Group Insurance**: Through an employer. You may be on your parent(s) policy. Health Care Reform says you can stay on your parent's policy until you are 26 years old. If you have insurance through your own employer, make sure you understand how your policy works. For example, do you have to work a certain number of hours each month to keep your coverage? Consider meeting with your employee benefits representative, they can provide you with detailed information on the insurance they have purchased for their company.

- ❑ **School Insurance**: If you attend college and are a full time student, ask your school if they offer any student insurance.



- **Private Insurance:** Each insurance company can sell many different policies. You have to contact each of them separately to be advised on their different products offerings, specific benefits, cost of premium, etc.
IMPORTANT: Health Care Reform will bring changes, but you may still need to ask if the policy has exclusions (such as home health care needs or certain diagnoses). Know your needs and ask questions.

- **COBRA (Consolidated Omnibus Budget Reconciliation Act):** If you have recently had health insurance through a job but have since left a job, you may be meet the qualifying criteria to convert your policy to a COBRA policy. Talk to your Human Resources office immediately. You have only 60 days to complete the necessary forms and convert your policy to a COBRA policy. If approved, coverage will be limited to 18 months or until you are covered by a new insurance policy. You may contact your previous employer 60 days before your 18 months are up to discuss if an extension is possible, extending your coverage to 36 months.
 - ☎ Call your previous HR department to discuss signing up for COBRA
 - 🖨 http://www.dol.gov/ebsa/faq_consumer_cobra.html for general info from the US Department of Labor

There also may be state-specific insurance options. Below are some for Washington State residents:

- **Washington State Health Insurance Pool (WSHIP):** If you are denied all other health insurance you may be eligible for this health insurance. This is a major medical, premium based program and will have limits on how much they can pay out.
 - ☎ 800-877-5187
 - 🖨 <http://www.wship.org>

- **Washington Health Program:** This new program as of July 2010 is insurance is a premium based program that offers either \$75,000 or \$100,000 in health insurance coverage every year. Members maintain low deductibles and, at times, no-cost coverage for basic health services.
 - ☎ 800-660-9840 / TTY/TTD 800-923-5622
 - 🖨 <http://www.washingtonhealth.hca.wa.gov>

Other potential cost saving options:

- **Visit Community Health Clinics/Centers or Public Health Centers:** These offer health services on a sliding or discounted scale. Search your specific state and county for resources or ask your current health care provider if they know of any in the area.
 - For Washington State residents:
 - ☎ 800-322-2588
 - 📄 http://wacmhc.org/chc_map.php
 - For Washington State King County residents:
 - 📄 <http://www.kingcounty.gov/healthservices/health/locations/community.aspx> (Community Health Centers)
 - 📄 <http://www.kingcounty.gov/healthservices/health/locations.aspx> (Public Health Centers)

- **Visit Indian Health Services or Tribal Health Clinic:** If you are American Indian or Alaska Native, contact your local tribe or clinic. IHS also may provide services to Indians of Canadian or Mexican origin, or to non-Indian women pregnant with an eligible Indian's child.

- **Don't Be Afraid to Ask About Self Pay:** Most hospitals and clinics have some type of financial assistance program. These programs are referred to as "uncompensated care", "financial assistance", "charity care" or "sliding scale". Each organization has separate income guidelines for eligibility. If you are over income at one hospital that does not mean you will be over income at another. These programs are not a form of insurance, but a write-off of charges. If approved, it will only help with bills at the specific organization where you applied. These programs are normally secondary to any other program that you may be eligible for that can pay for medical bills, such as Medicaid. Be prepared to apply for other programs that are recommended to you.

- **Ask About Discounts:** If you do not have any insurance, ask your provider of care (doctor's office, hospitals, clinics) if they offer a discount if you pay in full with cash within a designated period of time.

- **Look Into Other Employer Based Options:** Ask your employer about tax deferred programs such as Flex Spending Programs could save you money on your out of pocket health care needs each year.

- **Special Needs Trust (AKA "supplemental needs" trusts):** allow a disabled beneficiary to receive gifts, lawsuit settlements, or other funds and yet not lose his or her eligibility for certain government programs. Such trusts are drafted so that the funds will not be considered to belong to the beneficiary in determining eligibility for public benefits. Seek legal counsel whose expertise is in this area so account is set up properly.
 - 📄 <http://www.nsn.com/Frequently.htm>