

# Finding Medical Insurance

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## **First step**

Can you get private health insurance coverage from your parent, spouse or employer?

## **Second step**

If you have recently changed jobs, does your previous employer offer COBRA? Check with the human resources office of your previous employer to find out.

## **Third step**

Are you eligible for public medical coverage, such as Medicaid, CHIP, CSHCN, SSI, SSDI, Medicare, the Harris County Hospital District (Gold Card)?

## **Fourth step**

Contact private health insurance companies to see if they will insure you and if so, what the coverage and premiums will be. Ask about hospital-only or major-medical-only coverage if either of these options would work for you.

## **Fifth step**

Apply for health care through the Affordable Care Act (Obamacare). The website is <http://www.healthcare.gov> or call (800)318-2596.

## **Last resort**

You are self pay. Ask to speak with your health care provider's office manager or financial counselor. You **may** be eligible for a reduced fee or you **may** be able to work out a payment plan. Even if you are generally healthy, you should

keep in mind that it can be financially devastating to be self pay in case an emergency or new diagnosis occurs.

**Important note:** If you are in an **emergency**, go to the nearest emergency room. State law forbids emergency rooms from refusing care, even when the person does not have medical insurance.

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