

## **FINANCIAL ASSISTANCE: KNOW YOUR OPTIONS**

Medical insurance helps pay for your health care. Getting and keeping health care insurance is an important part of your health care. This brochure will explain options to get help with the cost of health care and insurance.

### **PRIVATE AND WORK HEALTH INSURANCE**

- Working for a large company is the surest way to get to group insurance.
- Medical insurance may be available for you to purchase through your employer if you have been working for them for more than two months and you have to leave your job. The Consolidated Omnibus Budget Reconciliation Act (COBRA) makes sure that employers with more than 20 employees must provide this option.
- An insurance agent may be able to help you find low cost insurance. Group insurance and insurance through health maintenance organizations (HMOs) often costs less.
- You may be able to buy group insurance through fraternal or professional groups (such as those for retired persons, members of the chamber of commerce, realtors, etc.).

### **GOVERNMENT INSURANCE PROGRAMS**

#### **Medicaid**

The State of Michigan helps qualified persons get medical insurance with the Medicaid program. Help is offered to certain low-income residents of Michigan who cannot afford to buy their own insurance. To get Medicaid, you must meet income guidelines and be one of the following:

- Under age 21, or age 65 or older
- Pregnant
- Disabled
- Blind

Legal residents who are not U.S. citizens can get help through this program. Non-citizens without immigration papers may be able to receive emergency help only. Contact your local Family Independence Agency to check whether you can get help through this program. Internet address: <http://www.michigan.gov/fia>

#### **Medicare**

Medicare is federal health insurance. You may qualify if you:

- Are 65 years of age or older,
- Have been permanently disabled and have gotten disability benefits from Social Security or the Railroad Retirement Board for at least 24 months, OR
- Have permanent kidney failure treated with dialysis or a transplant

Medicare Coverage:

- Part A pays for inpatient hospital care, home health care, hospice care, and skilled care in Medicare-certified nursing facilities. It is free.

- Part B covers outpatient services such as tests, visits to your doctor, medical equipment used at home, and emergency trips by ambulance. You must pay for part B.
- There are also annual deductibles and co-pays.
- Medicare does not cover prescription drugs.
- Medicare HMO plans may provide additional services.

For questions, call 1-800-633-4227 or your local Social Security office.

### **Veterans' Health Care**

If you are a veteran, you may be able to receive government benefits, medical services and prescription drug help. Call the VA Health Benefits Service Center toll free at 1-877-222-VETS. Internet address: <http://www.va.gov>

### **MEDIGAP COVERAGE**

If you are on Medicare, you may be able to get more coverage by buying a Medigap insurance policy. There are 10 Medigap plans offered in all 50 states. Insurance agents offer different plans, so check with them for details. People with limited income may also be eligible for their State Medicaid program (see above).

## **FREE OR LOW-COST HEALTH CARE SERVICES**

### **County Health Departments**

Your county health department may offer many free or low cost health services to people living in the county. These services may include well-child exams, prenatal care, breast and cervical cancer screening, family planning, immunizations and other programs. Contact your local county health department to learn more.

### **County Health Care Programs**

Some counties in Michigan have health care plans for people who live in the county but have no health care insurance. The County Health Department and local health care providers sponsor the plan. People who are in a county plan can visit their assigned doctor for care such as check ups, routine physicals, or when they become ill. Other services like hospital care and some specialty care may be offered. To be eligible a person must live in the county, cannot have health insurance, and must meet income guidelines. Contact your county health department to see if they have a program.

### **Planned Parenthood**

Planned Parenthood provides women's health care and birth control help. Fees are based on a sliding scale. Call 1-800-230-PLAN to find the clinic closest to you.

### **Civic Groups and Community Groups**

Civic and religious groups may also offer help in paying for health care. Groups such as the Salvation Army and Catholic Social Services can be found in the yellow pages under "Social Service Organizations." You may also be able to find out about other service agencies by calling your local United Way. Internet address: <http://national.unitedway.org>

## **DISABILITY BENEFITS**

### **Long-term Disability Income**

If you cannot work, find out if you have a long-term disability insurance policy through your former employer. This type of plan often can replace 60% to 70% of your income. Check your plan by looking at:

- How they define "disabled"
- How much the plan pays you per month
- How long the plan will pay benefits
- The waiting period before the plan pays you

### **Social Security Disability Programs**

The Social Security Administration is the U.S. government agency that runs the Social Security program. It provides answers about retirement and disability benefits, Social Security Disability (SSD), Supplemental Security Income (SSI), and Medicare. People must be unable to work because of disability for at least 12 months in a row to get these benefits. For questions call the Social Security Administration at 1-800-772-1213. Internet address: [www.ssa.gov](http://www.ssa.gov)

## **IF YOU HAVE ANY QUESTIONS**

Please contact the UMHS Guest Assistance Program at 734-764-6893 if you have any questions about or need help applying for any of the programs described.