

# Creative Ways to Get And Keep Insurance!

There are several options for a person to get or keep health insurance. Transplant patients often use a combination of these options to keep insurance throughout the transplant process.

## **\*\*COBRA\*\***

- WHAT** If you become too sick to work and must leave your job, you can continue your employer health insurance for 18-36 months. You have **only one opportunity** to choose COBRA. You must notify your company within 60 days that you choose COBRA and you must pay your first premium within 45 days. Federal law allows the COBRA payment to be up to 102% of the premium you were paying while working. If Social Security approves you for disability during your 18 months of COBRA, you can qualify for an 11-month extension of benefits. You must notify your employer within 60 days of receiving your disability letter from Social Security.
- \$\$\$** Don't give up your insurance because the COBRA premium seems too expensive! Get help for the premium from your friends and family, from the Georgia Transplant Foundation, or Health Insurance Premium Purchase (HIPP), a program that pays health insurance premiums for Medicaid eligible clients.
- ENDS** COBRA coverage ends if the premium is not paid on time, if you become entitled to Medicare, if your employer withdraws the entire group plan, or if you get coverage under another employer group plan, unless you have a pre-existing condition waiting period.

## **\*\*Conversion Policy\*\***

Some insurance companies will sell you a conversion policy after COBRA ends. A conversion policy is a full health insurance policy, but by law it can provide different benefits than what you had in your COBRA policy.

## **\*\*Spouse's Insurance\*\***

Getting insurance through a spouse's employer can be a good solution for insurance coverage. Most times only the patient's husband or wife is able to get the patient on their work insurance. Ask your family and friends to help with the patient's daily needs so the spouse can continue to work or get a job that can give the patient health insurance. This is a very important care-taking role.

**An information clearinghouse for the transplant community**

**1-866-GA TX 411**

## **\*\*HIPPA\*\***

**Transplant patients need to have ongoing insurance even though they have pre-existing conditions. The HIPPA law makes that possible.**

**WHAT**        The Health Insurance Portability and Accountability Act (HIPPA) of 1996.

**ENSURES**   \*A person eligible for group health insurance coverage cannot be denied or have insurance terminated because of poor health or “pre-existing conditions”

\*A person cannot be charged a higher premium than a similar person in the group plan

\*Allows up to 12 months exclusion for pre-existing conditions

\*Exclusion periods may be reduced by the amount of “creditable” health coverage in a prior plan

\*COBRA insurance and a spouse’s insurance can be documented for creditable coverage.

\*This law will only work for you if the new coverage begins without a break of 63 days.

**EXAMPLE:** John has worked for the ABC Company for eight months and decides to work for XYZ Company. When he leaves ABC, he requests a certificate showing his dates of health insurance with ABC. The new XYZ Company has a 12-month pre-existing clause in its insurance. If John shows his certificate of insurance coverage for eight months at ABC and no more than 63 days have gone by since he was insured with ABC, he will only have a pre-existing period of four months with XYZ.

If John had a certificate from ABC showing that he had insurance with them for 12 months or more, and no more than 63 days had gone by since he was insured with ABC, he would not have a pre-existing period with XYZ.

## **\*\*High Risk Pool Insurance\*\***

**If you have exhausted all options to have group commercial health insurance, you can contact the state insurance commissioner’s office to apply for high-risk pool insurance. You must be able to show creditable coverage without a break of 63 days or more. The insurance commissioner’s office will choose the company to provide your health insurance. Call early if you think you may need to apply for this program.**

## **\*\*GOVERNMENT HEALTH BENEFITS\*\***

### **VA BENEFITS**

If you served in the military and have an honorable discharge, you can call 1-800-827-1000 or contact your VA representative in your town to find out what medical care or pharmacy services you may be eligible to receive at VA medical centers. There is an application to complete.

### **MEDICARE**

Medicare is health insurance for people over 65 receiving Social Security retirement benefits or people under 65 who qualify for Social Security Disability or ESRD Medicare benefits for people with end-stage renal disease. Social Security Disability is based on your disability and a steady work history paying into the Social Security system. Medicare is the health insurance available after a person has received 24 disability checks.

### **ESRD**

Medicare benefit program is different for people with end-stage kidney disease. They qualify for Medicare in the third month after the month ongoing dialysis starts or the month of admission to the hospital for a kidney transplant. People with end-stage kidney may choose the Medicare benefit only or may also apply for Social Security Disability benefits.

### **SUPPLEMENTS**

Medicare supplements are insurance policies you may buy to cover expenses not paid by Medicare. If you are under 65 and disabled, companies will insure only if you meet their health standards. If you are 65, insurance companies are required to sell you a Medicare supplement within 6 months of the start of your Medicare. These policies only cover as a supplement to what is covered by Medicare. They do not provide coverage for non-Medicare expenses such as medications.

### **LOW INCOME**

Medicare recipients whose income is below certain limits may qualify for one of the benefits listed below. You can apply at your county's Department of Family and Children Services:

- \*QMB** pays Medicare premiums, deductibles, and coinsurance
- \*SLMB** pays Medicare Part B premium
- \*QI-1** pays Medicare Part B premium
- \*QI-2** pays portion of Medicare Part B premium

## **MEDICAID**

Medicaid is health insurance coverage provided through SSI Disability, AFDC, or Medical Assistance Only.

**SSI Disability** Medicaid is a health insurance benefit of SSI Disability, which is based on your disability and income & asset limits. SSI Medicaid continues as long as a person qualifies for disability under the Social Security Administration and meets SSI income eligibility.

**TANF** Medicaid is a benefit to low-income families with children when the main wage earner in the family is unemployed or unable to work. Each county Department of Family and Children's Service accepts AFDC applications

**Medical Assistance Only** Also called Medically Needy Medicaid; this program provides Medicaid for short periods. You must show that your health care expenses are out of proportion to your income. There is a spend down amount that you will have to pay. You must be disabled and have income and resources over SSI and AFDC limits to apply for this program. You can apply for this program at your county Department of Family and Children's Services.

## **TICKET TO WORK & WORK INCENTIVES**

Effective October 2000, this program will allow Medicare recipients whose disability has ended, to return to work and keep Medicare Part A, premium-free, for four and one half years. Medicare Part B can be continued for the same time by paying the premium.

The Ticket to Work and Work Incentives Act also gives states the option to allow workers to buy Medicaid coverage after they no longer are disabled. The Medicaid "buy-in" program will be set up in the future by the Georgia legislature.

## **REVIEW PROCESS**

When you receive your letter from Social Security telling you that you have qualified for SSD or SSI or both, you are told when your disability status will be reviewed. Transplantation is successful and your transplant team expects that you will do well. You can expect that when your disability review comes, after your transplant, your liver or kidney or heart or other transplanted organ will be functioning well and you will be considered to no longer qualify for disability.

## **PLAN AHEAD**

Make a work plan and use options discussed in this brochure to maintain the best insurance coverage possible for yourself.

## **PHONE NUMBERS AND WEBSITES**

GA Insurance Commissioner Consumer Services	1-800-656-2298	<a href="http://www.inscomm.state.ga.us">www.inscomm.state.ga.us</a>
Social Security Administration	1-800-772-1213	<a href="http://www.ssa.gov">www.ssa.gov</a>
Medicare	1-800-633-4227	<a href="http://www.medicare.gov">www.medicare.gov</a>
GA Health Insurance Counseling Program	1-800-669-8387	
HIPP Program	404-525-3660	