

# HEALTH CARE COVERAGE

## COBRA

COBRA (Consolidated Omnibus Budget Reconciliation Act) provides health benefits for employees or their families who may lose coverage because of job loss, death, divorce, or other life events. Under COBRA employees may be able to continue coverage under the employer's group health plan for themselves and their families for limited periods of time. The individual employee must pay the premium which can be no more than 102% of the "applicable premium", which is defined as the cost of coverage for similarly situated persons remaining under the group health plan. The law generally applies to group health coverage provided by employers with 20 or more employees, but does not apply to federal employees and church-sponsored plans.

If you are eligible for COBRA, your health plan must give you a notice stating your right to choose to continue coverage under the plan. You will have 60 days to choose cobra coverage or lose all rights to benefits. Once COBRA coverage is chosen, you may be required to pay for the coverage.

## Medicaid

A medical assistance program providing financial coverage for a broad range of outpatient, inpatient, and residential services (long-term care services include nursing home, home health, and some residential facility services). A Medicaid-authorized service provider must provide direct services. Medicaid recipients may be required to enroll in a health maintenance organization (HMO), a clinic plan, or a physician sponsored plan, if available in their area. Note: Some Medicaid eligibility/service categories have unique names, such as Healthy Kids (Medicaid for pregnant women and children.)

## ELIGIBILITY

People who are Michigan residents or living in Michigan to work, and receive income

assistance through the Family Independence Program (formerly AFDC), Supplemental Security Income (SSI), or the Refugee programs or who meet income and, in some cases, assets guidelines and are under age 21, pregnant, age 65 or older, blind or disabled, or a parent or close relative living with a child who qualifies for Medicaid. People who are not U.S. citizens are eligible for emergency services only under Medicaid in certain circumstances. People who meet all eligibility requirements for Medicaid except income may participate in a Medicaid "spend-down" program in which they accumulate medical bills or receipts up to the amount of their excess income before Medicaid benefits begin.

Contact your local Family Independence Agency for Assistance (see the Family Independence agency section for phone numbers).

## MI Child

MI Child is a health insurance program for uninsured children. Services are provided by many HMOs and other health care plans throughout Michigan.

The plan covers:

- Regular checkups
- Shots
- Emergency care
- Dental care
- Pharmacy
- Hospital care
- Prenatal care and delivery
- Vision and hearing
- Mental health and substance abuse services
- Other services

To qualify, children must:

- Be citizens of the US (some legal immigrants qualify)
- Live in Michigan, even for a short time
- Be under 19 years of age

# HEALTH CARE COVERAGE

## MI Child (cont'd)

- Have no health insurance
- Live in a family with monthly income under:
  - \$1,800 for a family of two
  - \$2,300 for a family of three
  - \$2,800 for a family of four
  - \$3,200 for a family of five

Although income or family size may not fit into one of these categories, children may still qualify for MI Child health insurance based on other family circumstances.

Information.....1-800-988-6300  
TTY.....1-888-263-5897  
Website.....[www.michigan.gov/mdch](http://www.michigan.gov/mdch)

## Private Pay Insurance

This option allows a person to choose a health care provider of their choice, however, the individual pays for coverage.

For more information on Private Pay insurance plans contact:

### Michigan Association of Health Plans

Information.....(517) 371-3181  
Website.....[www.mahp.org](http://www.mahp.org)

### MI Consumer & Industry Services Office of Financial and Insurance Svc Health Plans Division

Information.....1-877-999-6442  
Website.....[www.michigan.gov/cis](http://www.michigan.gov/cis)

### Greater Detroit Area Health Council (GDAHC)

Information.....(313) 963-4990  
Website.....[www.gdahc.org](http://www.gdahc.org)

## Medicare

Medicare is a health insurance program for:

- People age 65 and older
- Some people under the age of 65 with disabilities

- People with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant)

Generally, you are eligible for Medicare if you or your spouse worked for at least 10 years in Medicare-covered employment and you are 65 years old and a citizen or permanent resident of the United States.

If you have questions about your eligibility for Medicare Part A or Part B, or if you want to apply for Medicare, call the Social Security Administration.

Information.....1-800-772-1213  
TTY.....1-800-325-0778  
Website.....[www.medicare.gov](http://www.medicare.gov)

## Other Coverage Options

Websites are now available that offer insurance information on providers so the consumer can compare and contrast benefits and rates.

Website.....[www.healthinsurancesavings.com](http://www.healthinsurancesavings.com)

Website.....[www.localinsurance.com](http://www.localinsurance.com)

Website.....[www.mostchoice.com](http://www.mostchoice.com)

Website.....[www.egsbrokerage.com](http://www.egsbrokerage.com)

Website.. [www.4-health-insurance-quotes.com](http://www.4-health-insurance-quotes.com)

Website.....[www.quotesmith.com](http://www.quotesmith.com)

Website.....[www.jbbrokerage.com](http://www.jbbrokerage.com)

Website.....[www.simplyhealth.com](http://www.simplyhealth.com)

Website.....[www.bankrate.com](http://www.bankrate.com)

Website.....[www.insurancequotes.com](http://www.insurancequotes.com)

Website.....[www.quotes123.com](http://www.quotes123.com)