



Things to Think About!

Underinsured or Uninsured

By Linda Jorgensen



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If you are looking for a healthcare coverage program for yourself, your child or your entire family we've found a great resource for you. SNRP recommends Cover the Uninsured, a project of the Robert Wood Johnson Foundation. This site is dedicated to providing information regarding Medicaid, state insurance programs, High-Risk Pools and other programs provided in every state. Go to www.covertheuninsured.org, click on "Resources for Uninsured" and your state for further information.

Visit any one of these links for additional help:

<http://medicare-medicaid.com/>

http://www.shrinershq.org/Hospitals/Hospitals_for_Children/

If there is anything that is not discussed in our newsletters and you would like to see it discussed, or you would like to be added to our newsletter mailing list, please contact us at snrproject@hotmail.com

Every week I have the opportunity to communicate with a wide variety of people. The topics vary but the one topic I find myself discussing most often is the lack of adequate medical insurance coverage. Many families have health insurance coverage but are still scrambling to cover their healthcare bills. Monthly premiums for most families are high to begin with. Add in rising deductibles, copayments for covered services and the rising list of limits, or caps, on services most companies will actually cover and the cost is astronomical. What good is having health care coverage if the policy won't cover serious illnesses?

A recent study reported by the Commonwealth Fund, a private foundation which promotes a high performance healthcare system by supporting independent research on healthcare issues, defined underinsured as those who spend 10 percent or more of their income on medical expenses or have deductibles that equaled at least 5 percent of their families' annual income. As of last year studies estimated an average 60 million people, adults and children, are underinsured or uninsured and the numbers are rising daily. 31 percent of this number is families with reported incomes under the poverty level.

A US Census report dated August 28, 2007, documented the number of uninsured children increased from 8 million (10.9 percent) in 2005 to 8.7 million (11.7 percent) in 2006. Last year that number rose to an estimated 10 million. The numbers of underinsured or uninsured individuals in this country is staggering.

While the statistics are discouraging people do not have to totally go without healthcare. There are many more available programs for healthcare coverage than people think. These programs are generally not well advertised which means you, the parent, must seek them out.

What can I do if my family, or a member of my family, doesn't have healthcare coverage?

Apply For Medicaid and Supplemental Security Income (SSI)

There are two programs every parent needs to apply for FIRST, no matter if they believe they are eligible for benefits or not. These programs provide coverage for families, or individuals, even if you work. These programs do have income and asset limits but as I wrote in SNRP's May

2008 Newsletter, these programs provide eligible applicants, when enrolled, needed funds and services. A *denial of eligibility from these same programs may also help families receive services from other programs* available within the local community. Often privately funded programs will require applicants to apply for Supplemental Security Income (SSI) and a Medicaid program then show proof of ineligibility (a letter of denial) from both programs before proceeding with their own application process. **Parents should apply for Medicaid and SSI even if they are not sure they qualify.** Be sure to have a qualified caseworker in your state review your situation. Even if your child is not eligible for traditional Medicaid he or she may be eligible for a Medicaid Waiver program. These programs vary by state, change frequently and are not always well advertised. You won't know unless you apply and then follow up with a Medicaid case worker regarding other available Medicaid programs in your state. It is also important for families to reapply for these programs whenever family financial, or medical, circumstances change. You won't know if you're eligible until you apply.

Find State Programs for Medical Assistance

If you have catastrophic medical bills that you are unable to meet there are several state agencies that may be able to assist you. However, they are not going to come after you, you are going to have to go find them.

The first place to ask is your **State Health Department**. Many states have specific insurance programs for Children with Special Health Care Needs. (We have included links for Health Department Offices. Click on your state in the "[Resource Links](#)" section.) In most cases, you must contact the office in person to initiate a request for an application. If you are using the web, look for specific links to agencies that deal with children with severe disabilities and chronic health issues. Some have open enrolment year-round. Others offer open enrolment only at certain times of the year. You **MUST** contact your local office to learn what the coverage polices are for you state. You will also be asked to apply for Medicaid and SSI.

High-Risk Pool for People With Chronic Health Problems

High-risk pools are state-run programs that sell health insurance to individuals turned away by mainstream insurance carriers due to existing health problems. Ask your local Health Department for programs in your area.

Private/Nonprofit Programs

Don't be afraid to ask for help. Many medical facilities and agencies will work with parents. Many Children's Hospitals, especially, have charitable programs but you'll need to ask if they provide these services. Some programs may be available long term and others may be "one time only". This is decided on a case-by-case basis. Be sure to contact the billing office, ask for an application and apply. It is best to contact the hospital billing office about possible assistance programs **BEFORE** making a visit or an appointment, if at all possible.

