


Locating Health Insurance Options

This interactive tool can be used to help navigate potential insurance choices in the United States. Once you begin, you will simply click on the PSI logo to the left of the option that best fits your situation. This will give you possible solutions or additional directions.

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[Return to Home Page](#)



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Do you currently have any health insurance even if it doesn't cover the Medication/Treatment?

PSI No. I do not have any health insurance.

PSI Yes. I have health insurance. However, it doesn't cover the product/treatment prescribed by my physician.

PSI Yes. I have health insurance that covers my product/treatment. However, I am unable to afford the co-insurance/co-payment.



[Return to Home Page](#)



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Yes. I have health insurance. The insurance does not cover the product/ treatment.

Information Regarding an Appeal Process

There are occasions when the insurance coverage may not cover the product or treatment prescribed by your physician. Insurance companies have an appeals process (also called written redetermination) that you and your physician can follow to attempt to obtain coverage. The process has time limits in place so you receive a determination in a reasonable timeframe.

Additional considerations while you are processing the appeal for coverage are below.

PSI Determine if PSI has an assistance program available.

PSI Other potential solutions.



[Return to Home Page](#)



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Yes. I have health insurance. It covers the product/treatment. I still cannot afford the co-payment/co-insurance.

Consult with your physician and explain the financial dilemma. Your doctor can determine if this is the only treatment plan to address your medical needs. Physicians may have information on alternative financial assistance.

Check with your pharmacist for additional resources. Some pharmacies offer assistance to patients with high copayments.

Consider purchasing a supplemental insurance to help with the copayment cost.

If you are unable to afford an additional premium, contact the manufacturer of the medication you have been prescribed. They frequently have assistance programs available.

PSI Contact your State Insurance Commissioner.

PSI You might be eligible for a plan through the Health Insurance Marketplace during open enrollment. Open enrollment for 2014 is from October 1, 2013-March 31, 2014. For 2015 and future years, open enrollment is October 15 to December 7 of the previous year.



[Return to Home Page](#)



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No. I do not have any health insurance.

There are several scenarios that fall into this category. Select the situation most closely related to your own.

PSI I've lost my health insurance.

There are a number of reasons a policy could be lost including, but not limited to, a job loss, not being able to afford to pay the premium, or transitioning between policies.

PSI I've never had health insurance.

PSI I've been labeled as "uninsurable".



[Return to Home Page](#)



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I've lost my health insurance.

Answering the next set of questions will help direct you to the best possible options.
Consider one of the below.

- PSI** Individual
- PSI** Group policy through employer
- PSI** Group policy through spouse/partner's employer
- PSI** COBRA
- PSI** Group policy through parent
- PSI** Health Insurance Marketplace



[Return to Home Page](#)



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How much time has passed affects the options available to you. Was your insurance policy end date within the last 63 days?

PSI Yes. The policy end date was within the last 63 days.

PSI No. The policy end date was more than 63 days ago.



[Return to Home Page](#)



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It has been more than 63 days since my policy ended.

COBRA and HIPAA laws offer some protection to avoid being considered as having a lapse in coverage.

PSI If you have a chronic condition and it has been more than 63 days since your policy end date, consider contacting Medicare to determine eligibility for Medicare.

The Medicare process can take some time before completion and effective coverage is in place. Additional direction is available, through the below links, if Medicare additional options are need.

PSI Determine if there is an individual policy available to you.

PSI Medicaid should be considered whether you qualify for Medicare or not.

PSI Contact PSI's ACCESS team who have expertise working with Medicare Disability.

PSI You may qualify for a Health Insurance Marketplace plan.



[Return to Home Page](#)



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Yes. The policy end date was within the last 63 days.

The first option is to determine if you are eligible to have the policy reinstated.

PSI Yes. I may be eligible to reinstate the policy.

PSI Yes. I may be eligible to reinstate the policy. However, I cannot afford it.

PSI No. I'm not eligible to have the policy reinstated.

(An example of why this would happen is due to the COBRA timeframe being exhausted)

PSI I'm unsure. I need more information about HIPAA first.



[Return to Home Page](#)



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No. I'm not eligible to have the policy reinstated.

There are several factors that may effect your options including relationship status, age, household size, and income. Below are some possible solutions.

PSI If you are married (or in state/company that allows a significant other on a policy) and this is not the policy you were on, check to see if you can be added their policy.

PSI If you are under 26, you may be eligible for your parent's policy even if you are married.

PSI Try to find an individual policy that meets your needs.

PSI Consider starting a business with a family member or friend. Most states recognize a business as 2-3 individuals. That may open the option of a group policy.

PSI Check to see if you are eligible for Medicare due to age or disability.

PSI Talk with your local Health Department or Department of Social Services.

PSI Determine if your State has a High Risk or Guaranteed Issue policy available.



[Return to Home Page](#)



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Insurance not Available Through Employer

There are other avenues to try if insurance is not available through your employer. There are individual policies, State options like high risk plans, guaranteed issue, CHIP (Children's Health Insurance Plan), or Medicaid. Below are a few options to consider.

PSI Medicare is available to those who are retired. Medicare may be available to retirees as early as age 62. Medicare is also available after 24 months of disability and/or at the age of 65, regardless of when you chose to begin receiving retirement if you or your spouse paid into the system through employment for the required amount of time. Otherwise, at age 65 you must purchase into Part A. Check with the [Social Security Administration](#) to see if you may qualify.

PSI If you are researching health insurance options for a minor individual, check your state options for children.

PSI If you are under 26, you may be eligible for your parent's policy even if you are married.

PSI If you are between 18 and 64, one option would be looking for an individual policy.

PSI You might be eligible for a plan through the Health Insurance Marketplace during open enrollment. Open enrollment for 2014 is from October 1, 2013-March 31, 2014. For 2015 and future years, open enrollment is October 15 to December 7 of the previous year.



[Return to Home Page](#)



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Individual Policy

Elect an individual policy if you are able to locate one.

Individual policies can be reasonably priced.

Research alternative options if you have a pre-existing condition and need treatment during this time.

Your physician's office may be aware of options.

PSI If you are unable to afford the premium and have a chronic condition, search for assistance programs, like PSI, that may assist you financially.

PSI You may also check with your State Department of Insurance for other options.
Some counties have additional resources available.

PSI For additional alternatives, please see the previous page.



[Return to Home Page](#)



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Patient Assistance Programs

There are many patient assistance programs in the United States to help. They can offer educational and/or financial support. Below are some options for locating these resources.

Seek direction from your physician.

PSI Talking to others with the same diagnosis. Internet searches and social media are good sources for locating individuals with your condition.

PSI Contact other assistance programs to determine if they are aware of additional resources.

PSI Contact support groups or foundations.
PSI has a large list available for your convenience.

PSI Discuss options with the manufacturer of the product.



[Return to Home Page](#)



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PSI

PSI is the ground-breaking, 501(c)(3) non-profit, charitable organization of its kind. For more than two decades, PSI has helped people who live with certain chronic illnesses or conditions locate suitable health insurance coverage and access ways to satisfy expensive co-payments. PSI provides assistance with the cost of health insurance premiums associated with COBRAs, State High Risk Pools, Open Enrollments, Guaranteed Issue policies, HIPAA conversion policies, and prescriptions co-payments associated with private insurance as well as with Medicare Parts B and D.

PSI Our current programs



[Return to Home Page](#)



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PSI A.C.C.E.S.S. program

PSI PSI's A.C.C.E.S.S.® program provides Social Security guidance and disability representation to patients diagnosed with certain chronic illnesses. In addition to providing Social Security and disability representation, the A.C.C.E.S.S.® credentialed attorney staff members provide legal advice and assistance with insurance related concerns such as Medicare and Medicaid, as well as help patients explore eligibility for continuation of health insurance under federal law (COBRA and HIPAA), and alternative sources of coverage, such as state high-risk insurance pools. In 2013, our ACCESS staff began providing additional legal support hotline services to the Bleeding Disorder and Alpha 1 patient communities. If you know of a patient who is in need of any of the services mentioned above, please contact the PSI A.C.C.E.S.S.® staff at 1-888-700-7010 or visit our website. For legal hotline services please call 1-877-851-9065.



[Return to Home Page](#)



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Group Policy

Group insurance is any insurance policy or health services contract by which groups of employees (and often their dependents) are covered under a single policy or contract, issued by their employer or other group entity.

In addition to its requirements regarding pre-existing condition exclusions, HIPAA imposes requirements on group health plans and insurers. HIPAA makes very few demands on what benefits must be provided through group health plans. This law does not prevent a group health plan from imposing limits and restrictions on the amount, level, extent or nature of the benefits or coverage for similarly situated individuals enrolled in the plan. HIPAA does, however, impose requirements on *how* these benefits are offered.

PSI Additional information on HIPAA (Health Insurance Portability and Accountability Act) of 1996

PSI Group insurance is not an option through my employer.



[Return to Home Page](#)



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Group Policy through Spouse/Partner

Some group policies allow you to add your dependents, children and/or spouse. Recently, some States and individual private companies are allowing you to add your significant other to your group policy. Have your spouse/partner check with their Human Resources department for eligibility requirements.



Additional solution options



[Return to Home Page](#)



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Group Policy through a Parent

PSI Group policies allow parents to add their children who are under 25 years old. The parent should check with their Human Resources department for eligibility requirements.

You may no longer be eligible for the parent's group policy once you turn 26. Other alternatives to consider include:

PSI Group policy through your employer

PSI Group policy through your spouse/partner's employer

PSI Individual policy

PSI State insurance plan

PSI Health Insurance Marketplace



[Return to Home Page](#)



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COBRA

Consolidated Omnibus Budget Reconciliation Act (COBRA) of 1985 is a federal law that applies to group health plans offered by employers with 20 or more employees. COBRA gives employees and their dependents who are covered by a group health plan that would lose health benefits as a result of a “qualifying event” the ability to keep those benefits by self-paying at the group rate (allowing up to a 2% administrative fee). The group health plan must provide the employee and dependents notice of their rights under the law. After a qualifying event has occurred, the qualified individuals must elect to receive the COBRA coverage and pay the premium within 60 days of termination from employment. Qualified individuals include the covered employee and qualified dependents.

The information below is for general information only. Please contact an attorney for legal advice regarding your particular situation.

PSI [Overview of COBRA law](#)

PSI [Summary of employee rights under COBRA](#)



[Return to Home Page](#)



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Summary of Employee Rights under COBRA

A covered employee and dependents, if applicable, should receive notice of their rights to COBRA continuation coverage at the time they enroll in the group health plan.

After a qualifying event, the qualified individuals are entitled to be offered continued enrollment in the group health plan, in most circumstances at a comparable rate to the rate for current employees in the plan.

COBRA establishes requirements for how notice must be given, how a qualifying event must be reported, when the qualified beneficiary must elect coverage, and how long after a qualifying event the employer must notify the group health plan administrator.

PSI [Summary of employee rights under COBRA](#)

PSI [Return to initial insurance question](#)



[Return to Home Page](#)



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High Risk Policy and Guarantee Issue

In addition to State laws mandating that insurers offer individuals the opportunity to enroll in non-group policies under certain circumstances, some states create high risk pools for individuals who would otherwise be considered uninsurable in the non-group market. High risk pools provide a mechanism for spreading the insurance risk associated with providing coverage to individuals who, due to their complicated medical conditions/histories, are very likely to incur significant medical claims. Other states require insurance companies offer policies to individuals regardless of health status.

PSI Use this link to look at State high risk pools, including contact information.

PSI You might be eligible for a plan through the Health Insurance Marketplace during open enrollment. Open enrollment for 2014 is from October 1, 2013-March 31, 2014. For 2015 and future years, open enrollment is October 15 to December 7 of the previous year.

PSI I need additional options.



[Return to Home Page](#)



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Policy Reinstatement

It is extremely difficult to obtain the reinstatement of a COBRA policy once it has been cancelled; however, it is not impossible. The decision to reinstate the health insurance will be at the discretion of the COBRA Administrator or the former employer. It is important to determine which party is responsible for making the decision so you know with whom you will need to contact and with whom you will be working.

PSI

While working to reinstate the COBRA policy, look at your options in case you cannot reinstate the policy.



[Return to Home Page](#)



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State Insurance Commissioner

State laws typically regulate the offering of insurance policies covering individuals living within that State. Check the coverage document for any questions you may have concerning which laws apply to your policy and your State's laws. The State Insurance Department's Consumer Assistance Office can provide clarification if you are still unclear or if you believe other State laws should apply.

PSI

This link provides you with a list of State Insurance Department Consumer Assistance Offices.

Most State laws can be found included in the State's insurance code. Typically, a State's insurance laws are organized by type. Health insurance requirements will be in a separate section from automobile insurance laws. State laws may also be organized by product. New Hampshire, for example, has separate chapters in its insurance code for group health insurance products.

PSI

This link takes you to a list of State Insurance Statutes (Code) as well as State Insurance Administrative Laws (Regulations).

PSI

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[Return to Home Page](#)



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Medicare

The general rule is a person is eligible for Medicare if:

- i) the individual or their spouse has worked for 10 or more years in positions where Medicare contributions were deducted from payroll
- ii) the individual is 65 years old or older and
- iii) the individual is a US citizen or permanent resident.

People with disabilities or end stage renal disease can also qualify for Medicare before they reach age 65. If the individual has worked fewer than 10 years in positions where Medicare contributions were deducted from payroll, he/she may pay for coverage.

PSI [More information about eligibility for Medicare](#)

PSI [Online Medicare eligibility tool](#)

PSI [Premium rate for Medicare Coverage](#)



[Return to Home Page](#)



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State Assistance Option

Medicaid is a program intended to provide health care coverage for low income individuals. The Medicaid program is a joint federal-state program. Funding for Medicaid benefits comes from both federal and state resources. The federal government sets guidelines for Medicaid programs and if the State's program meets the federal requirements, the federal government will contribute toward it. This contribution is also known as "federal financial participation" or "FFP".

States submit the description of their Medicaid program (called the "State Plan") to the federal government for approval. The various State Plans are different, partially because they are tailored to the needs of the residents of that State and its health care delivery system. Each State Plan can differ in the benefits it covers, its financial requirements for eligibility, and whether it incorporates certain features such as prior authorization for coverage.

PSI Information about a particular State's provisions

PSI Specific to Senior Citizens



[Return to Home Page](#)



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