

ACCESS HEALTH INSURANCE

Looking to access more adequate health insurance? Concerned about how you will cover your health insurance costs? Here are some tips from experts to help you navigate the often complicated field of health insurance and lead you to a place of financial health and wellness.

Understand Federal and State Health Insurance Options. There are many federal and state laws and provisions (www.healthcare.gov) that clarify available health insurance options. These include:

PPACA, Patient Protection and Affordable Care Act of 2010, is a federal law with the goal of increasing health insurance coverage and affordability through a number of mechanisms including subsidies and insurance exchanges.

COBRA, Consolidated Omnibus Budget Reconciliation Act of 1985, is a federal law that gives employees the option to continue health insurance coverage even after leaving employment or reducing hours.

HIPAA, Health Insurance Portability and Accountability Act of 1996, protects those with pre-existing conditions from discrimination in the health insurance market, with certain restrictions.

PCIP, Pre-Existing Condition Insurance Plan, was created by the PPACA of 2010 and provides coverage for those who have a pre-existing condition and have been uninsured for the previous six months. PCIP differs by state.

Medicare is a federal health insurance program for individuals who are 65 or older or for younger individuals with disabilities.

Medicaid is a federal and state health insurance program for individuals with low income and resources, and disabilities.

Communicate With Your Health Care Provider About Reimbursements. If you are facing challenges in receiving reimbursements from your insurance carrier, or your doctor is not receiving payments from your insurance provider on time, be sure to keep the lines of communication open between you and your health care provider. Some health care providers will negotiate payments, work out a payment plan, and may also communicate directly with your insurance carrier on your behalf.

Ask Questions About Your Statements. Health insurance statements can be confusing to understand, especially when you are in the middle of a health crisis. Your insurance company agent, or the billing department at your hospital or medical center, is available to help you understand your statements. Reach out and get the answers you need.

Stay Organized. You will receive many documents about your health insurance coverage and options. You may want to use this tool kit to file all of your documents in one place or create a system of your own to organize all of the paperwork. Being organized will make finding information much easier when you need it most.

Record All Communications. During your illness, you will likely have numerous communications with your health insurance company. Keep a detailed record of who you spoke with, when, and the topic and outcome of the interaction. You may need to refer back to these communications at a later date.