

HEALTH INSURANCE ISSUES

When your health insurance through your employer is no longer an option, paying for health care coverage becomes a reality, adding the burden of premium expense at the worst possible time -- when you've just experienced a dramatic loss of income.

Here is a quick check list of things you should do before, during and after losing your health insurance.

1. Check with your employer first! Make sure you completely understand everything they have to offer. Take advantage of any offer that you can. **MAKE SURE YOU UNDERSTAND COBRA** and what is available to you. Never consider it too expensive to pay for! Look for options.
2. Medicaid programs. Medicaid is available to people with limited income, and if you're out of work, you may meet the criteria. Medicaid can be available for you or for just your children if you have any. Do not overlook this resource.
3. If you are not eligible for benefits offered through the county or your employer, or you have exhausted all of these benefits look to your local insurance agent. If you currently do not have an agent, call several in your area and ask them what they have to offer. Ask about the following:
 - a. Short Term Insurance - Keep in mind that Short Term Insurance is offered for a defined benefit period, such as 1 month up to 12 months. Any health problems prior to the effective date of the plan will be excluded, and any that develop during the plan's benefit period will be excluded for the next benefit period.
 - b. Long Term Health Insurance – This type of coverage can be more expensive however it is the best type of coverage to look for. This coverage should be less expensive than the coverage offered through your employer but will also offer less coverage. Please keep in mind that you must “qualify” for this coverage in many circumstances.
 - c. Supplement Coverage – This type of coverage will only insure specific conditions or occurrences and for a stated amount of coverage. This type of coverage does not qualify as a major medical policy however it is better than going without any insurance at all.
 - d. No Insurance At All – where this should be avoided at all cost, you may find yourself having to go with no health insurance. If this is the case, you need to know what to do in the event of an accident or illness. Our local hospitals will not turn you away if you have no insurance! They offer many excellent programs to help you through this difficult time. There are Prescription Assistance programs offered through the county as well as through the hospitals. If you are unable to afford Health Insurance contact your doctor's office and/or the hospital to find out what your options are.

You have a lot of information to go through at this stage and it is of utmost importance that you understand every step **BEFORE** taking it. Please do not be afraid to ask many questions, this is the only way you will truly learn the right answers.