



Health Insurance Options for Persons Not Eligible for Medicare

When an individual is not part of a group, health insurance is a very expensive commodity. Currently, an individual policy from either of the two local major health insurance providers will cost ~\$1000 per month. When one is employed and covered under employer-sponsored health insurance, the employer is actually paying the bulk of the cost of the premiums. Also, coverage under a group plan is always less expensive and more comprehensive. In the Rochester area, there are minimal options for the uninsured.

1. Before leaving a job, check to see whether there is the possibility of using COBRA (Consolidated Omnibus Budget Reconciliation Act). This enables the individual to continue to carry the same policy with the same benefits as they had when they were working, for 36 months. However, the individual will be charged the full cost of the policy, both the employer's share as well as the individual's share plus an additional 5% administrative fee. There will be some cost savings because the individual will be covered under a group policy and paying a group rate. Also, these employer policies tend to provide more comprehensive coverage than a policy that a person might purchase on their own.
2. Check with your local Chamber of Commerce. They offer some lower cost policies if you can become a member of one of the groups that they sponsor.
3. If you have very limited income and assets, you might qualify for Medicaid. The maximum monthly income for Medicaid is \$726 per month for singles under age 65 and \$787 for disabled individuals or those over age 65. There are also asset limitations. If your income is higher, you can still qualify through a spend-down program. For more information contact the Monroe County Department of Human Services at (585)753-6000. You can call Lifespan at 244-8400 x 113 for information and/or assistance with applying for this benefit,
4. Value Med and Value Med Plus are products available from Excellus. Income guidelines are <250% of the poverty level. The 2010 income limit for an individual is \$27,075 and for a couple it is \$36,425. These limits may change yearly based upon current FPL's. For an individual, monthly premiums for plans are either \$161 for a basic policy, or \$327 for a more comprehensive policy. Family monthly premiums range from \$302-\$809. Contact Excellus customer service at 1-800-847-1200 for details.

5. If you're an individual with income above Medicaid limits, you might be eligible for Family Health Plus, a free New York State program for adults with incomes who are not eligible for Medicare and Medicaid. Comprehensive coverage includes doctor office visits, inpatient hospital services, emergency services, and much more. For more information or to apply call 1-877-934-7587.

6. Healthy New York is a New York State program aimed at the working uninsured, sole proprietors or small business owners who would like to provide employees and their families with health insurance. This policy is also available for people who have been employed during the previous twelve months. Monthly premiums and co-pays apply. Single, 2 Adult, Parent and child and Family plans are available. All plans offer regular and "high deductible" options with or without prescription drug coverage. Check with specific insurance companies offering these plans for more information including up-to-date pricing. You may contact MVP at 1-800-933-3920, Excellus at 1-800-847-1200 or United Health Care at 1-800-427-1551.

7. Beginning October, 2010, NYS offered the NY Bridge Plan. This is a plan for all individuals who are not eligible for Medicare. In order to qualify for this plan **you must have a pre-existing condition**. There is a substantial list of these conditions. These plans will stay in effect until 2014, when the federal health care exchanges begin. The cost for our area is \$362/mo. There are no income limitations. This price includes prescription drug benefits. For more information contact: 1-866-693-9277 or go to www.nybridgeplan.com.

8. For assistance with prescriptions meds, you might want to try www.needymeds.org. In order to use this program you must not be eligible for Medicare. This site will link you to programs provided directly by the pharmaceutical manufacturers.

9. Check www.ehealthinsurance.com. They offer individual policies. Phone contact is 1-800-977-8860.

10. Another possible website is www.assuranthealth.com.

Provided as a service of Lifespan of Greater Rochester Inc.