

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with pre-existing, severe or chronic medical conditions	Children with expensive medical conditions	Children in moderate income families	Low income families and adults	Women	Native American Indians	Seniors and Disabled
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Texas Association of Health Underwriters www.tahu.org</p> <p>Texas Employee Group Insurance Program (GBP) 877-275-4377 Austin: 512-867-7711 http://www.ers.state.tx.us</p>	<p>COBRA then convert to HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p> <p>and also... Conversion Policies</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Texas Association of Health Underwriters www.tahu.org</p>	<p>Texas Health Insurance Risk Pool (Medical Expense Deduction Program) 888-398-3927 TDD 800-735-2989 www.txhealthpool.com</p>	<p>TX Children with Special Needs 800-252-8023 www.dshs.state.tx.us/cshcn</p>	<p>CHIP (Children's Health Insurance Program and Medicaid) 800-647-6558 877-KIDS NOW www.chipmedicaid.org</p> <p>State Kid Insurance Program (SKIP) 877-KIDS-NOW 877-543-7669 http://www.ers.state.tx.us/insurance/skip/default.aspx</p>	<p>Medicaid 800-448-3927 www.hhsc.state.tx.us</p>	<p>Breast and Cervical Cancer Treatment Program (BCCTP) 512-458-7796</p>	<p>Indian Health Services Albuquerque Are office 505-248-4500 www.ihs.gov/FacilitiesServices/AreaOffices/Albuquerque/</p> <p>Nashville Offices 615-467-1500 www.ihs.gov/FacilitiesServices/AreaOffices/Nashville/</p> <p>Oklahoma City Area www.ihs.gov/FacilitiesServices/AreaOffices/oklahoma/index.cfm</p>	<p>Medicare 800-633-4227 1-800-MEDICARE www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Employee Retirement System (ERS) Of Texas 877-275-4377 Austin: 512-867-7711 http://www.ers.state.tx.us</p>
Coverage	<p>Coverage varies according to plan</p> <p>By law all insurers must offer at least one plan that includes coverage for state mandated benefits such as preventive care, mammograms etc.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA coverage available for up to 36 months depending on qualifying events (20+ employees)</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration</p> <p>State coverage lasts up to 6 months</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Up to \$5M, assorted deductibles depending on age and ZIP code</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Hospitalization, physician care, maternity, prescriptions, drugs, treatment for serious mental health illnesses and other services</p> <p>Four plans to choose from</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Ambulatory Surgery, Primary & Preventative, Speech and hearing services, Vision & Dental Care, Mental Health Services, Diagnosis & Evaluation, Care by Medical Specialists, Equipment & Medical Supplies, Home Health Nursing, Hospice & Hospital Care, Meals, Lodging, and Transportation when needed to obtain medical care, medicines, Orothics & Prothetics, Special Nutritional Products & Services, Outpatient Renal Dialysis, and Family Supports</p> <p><i>Pre-Existing Health Conidtions Covered</i></p>	<p>Doctor and nurse care immunizations, preventive care, health clinics, laboratory tests, prescriptions, medical equipment, transportation, hospitalization, mental health services, well child visits, dental, vision and more</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Comprehensive health, dental, vision, and prescription coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Some diagnostic services such as ultrasound, breast biopsy, surgical consultation, colonoscopy</p> <p>Referrals to treatment services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>A number of services covered for eligible Native American Indians by the Nashville Area clinics.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and advantage plans</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees (or self-employed)</p> <p>Insurance companies may require minimum participation</p>	<p>GUARANTEED COVERAGE</p> <p>All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>For State Coverage must have had group plan for 3 months and request coverage within ten days of termination (some exceptions)</p>	<p>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for the Pool, see next column</p>	<p>GUARANTEED COVERAGE</p> <p>Renewable as long as you pay your premiums and continue to reside in Texas and meet other conditions:</p> <p>Ineligible for public or employer-based coverage</p> <p>If one family member qualifies then all are qualified</p> <p>You must have had 18 months of continuous coverage with the last day in a group health plan</p>	<p>GUARANTEED COVERAGE</p> <p>A person younger than 21 years of age who has a chronic physical, developmental, or emotional condition that will last or is expected to last for at least 12 months</p> <p>Person of any age with cystic fibrosis</p> <p>Must have applied for Medicaid and CHIP and used those benefits</p>	<p>GUARANTEED COVERAGE</p> <p>Both: Children age 19 and younger at or below 200%FPL; Must be ineligible for Medicaid</p> <p>CHIP: No limit on resources; Texas residents, qualified immigrants, and pregnant women can also qualify for CHIP; Must be ineligible for employer-based coverage</p> <p>No health insurance for the last six months at time of application</p> <p>SKIP: Available to Children of employees in ERS' insurance program or Texas Employee GBP</p>	<p>GUARANTEED COVERAGE</p> <p>Residents and some legal immigrants</p> <p>Retired or disabled people with low income and Medicare may also qualify for Medicaid assistance</p> <p>At or below 100% FPL</p>	<p>GUARANTEED COVERAGE</p> <p>At or below 200% FPL</p> <p>Age 50-64 priority for breast screening</p> <p>Age 18-64 priority for cervical cancer screening if no Pap in previous years</p> <p>Texas resident and qualified resident</p> <p>No access to other health insurance including Medicare</p>	<p>GUARANTEED COVERAGE</p> <p>Health services from the Indian Health Service is that the individual is an enrolled member of a Federally recognized Tribe.</p> <p>Resides on tax-exempt land or owns restricted property</p>	<p>GUARANTEED COVERAGE</p> <p>Disabled or age 65 and older or people under age 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (permanent kidney failure requiring dialysis or a kidney transplant).</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 25% of the insurance company's index rate</p>	<p>Costs range from 103%-150% of group health rates</p> <p>Individual coverage is also available and may be less expensive; see next column</p>	<p>Costs for individual coverage varies</p>	<p>Premiums vary based on health plan chosen, age, gender and geographic zone</p> <p>Rates are limited to twice the amount a healthy person in a similar plan pays</p>	<p>\$0</p>	<p>CHIP: \$0 or share of cost; \$50 covers all children in family; most co-payments range between \$3 to \$10. SKIP: Ranges between \$15 to \$25 per month</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 and share of cost for certain services; deductibles for certain plans</p>

Other programs & resources

TX Family Planning
512-458-7796
www.dshs.state.tx.us/famplan/default.shtm

TX Vaccines for Children
800-252-9152
www.dshs.state.tx.us/immunize

Health Coverage Tax Credit
866-628-HCTC
www.irs.gov (key word HCTC)

VA Medical Benefits Package
877-222-8387
www.va.gov

NOTE: Government programs look at each family's circumstance to determine eligibility.

Income and assets tests may be required to determine eligibility for publicly sponsored programs.

FPL means Federal Poverty Level. See explanation on reverse side of this matrix.

Guaranteed Coverage means you cannot be turned down due to your health conditions.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.



Using this Health Care Options Matrix

Each state has a variety of health care coverage options. This Matrix is designed to help residents determine which option is best for them.

STEP 1 For applicants potentially eligible for public programs, check the chart below to determine his/her FPL percentage.

STEP 2 See reverse side of this Matrix brochure to determine options for which the applicant might qualify.

STEP 3 Make a list of the programs and insurance coverage options that may apply to the applicant and then use the contact information provided to access coverage or services.

Your Federal Poverty Level (FPL) (based on monthly family income)

Family Size (Household)	25%	50%	75%	81%	100%	133%	175%	200%	250%	300%
1	\$217	\$433	\$650	\$702	\$867	\$1,153	\$1,517	\$1,733	\$2,167	\$2,600
2	292	583	875	945	1,167	1,552	2,042	2,333	2,917	3,500
3	367	733	1,100	1,188	1,467	1,951	2,567	2,933	3,667	4,400
4	442	883	1,325	1,431	1,767	2,350	3,092	3,533	4,417	5,300
5	517	1,033	1,550	1,674	2,067	2,749	3,617	4,133	5,167	6,200
6	592	1,183	1,775	1,917	2,367	3,148	4,142	4,733	5,917	7,100
7	667	1,333	2,000	2,160	2,667	3,547	4,667	5,333	6,667	8,000
8	742	1,483	2,225	2,403	2,967	3,946	5,192	5,933	7,417	8,900

- A pregnant woman counts as two for the purpose of this chart.
- Add \$300/month for each additional family member after eight.
- Contact individual programs for deduction allowances on child/dependent care; working parent's work expenses; alimony/child support *received* or court ordered amount *paid*.

Source: Federal Register Vol. 73, No. 15, January 23, 2008, pp. 3791-3792. Monthly percentage data calculated by FHCE and rounded to the nearest dollar.

Note: There is no universal administrative definition of income that is valid for all programs that use the poverty guidelines. The office or organization that administers a particular program or activity is responsible for making decisions about the definition of income used by that program (to the extent that the definition is not already contained in legislation or regulation). To find out the specific definition of income used by a particular program or activity, you must consult the office or organization that administers that program.

The Health Care Options Matrix is a registered trademark of Philip Lebherz and was originally developed by Philip Lebherz and the Foundation for Health Coverage Education, www.coverageforall.org.

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Other sources of information

Financial aid and free or low-cost benefits

Government Benefits Finder
800-FED-INFO
www.benefits.gov

(Search tool for grants, loans and other benefits)

Catalog of Federal Domestic Assistance
www.cfda.gov

(Search tool for grants, loans and other benefits)

Finding local health care options

Bureau of Primary Health Care
888-ASK-HRSA
www.ask.hrsa.gov/pc

(Search tool by zip code)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Self Help Clearing House
www.mentalhelp.net/selfhelp

(Search tool for people sharing information on hundreds of diseases, health conditions and other health care related situations)

Texas Department of State Health Services
888-963-7111
www.tdh.state.tx.us

(State program information)

Laws and regulations

Texas Department of Insurance
800-252-3439
512-463-6464
www.tdi.state.tx.us

(General information on all types of insurance)

Employee Benefits Security Administration
www.dol.gov/ebsa

(Official information and rules from the U.S. Department of Labor)

Help with this Matrix or finding a broker or agent

Texas Association of Health Underwriters
www.tahu.org

(State organization of insurance brokers)

TEXAS

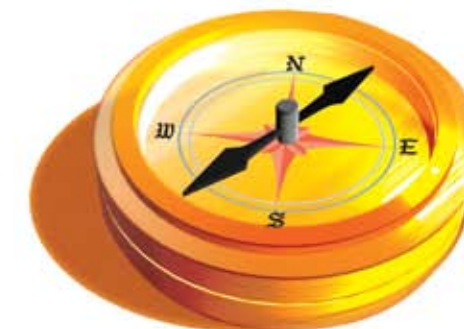
Health Care Options Matrix™



This Matrix offers information about free and low-cost health care coverage for individuals, families, and small businesses.



Helping people navigate their health care options



The Foundation for Health Coverage Education has created the Matrix public education program to ensure that every American has complete information about access and affordability to quality health care coverage. Every effort has been made to include the most up-to-date information available at the time of printing. Program and plan availability, eligibility requirements, costs, and coverages are subject to change. You are encouraged to call or visit the websites listed for each program to ensure that you have the most accurate information available.

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