



Consumers for
AFFORDABLE
Health Care
FOUNDATION

Health Insurance Options for Laid Off Workers

	COBRA	Spouse's Insurance	MaineCare	DirigoChoice <i>(OPEN TO SMALL BUS. AND SELF-EMP, WAITING LIST FOR OTHERS)</i>	Private Insurance	Uninsured
Affordability	Can be very expensive, because you pay entire cost plus an administration fee; however, for some with high health care costs, it may be the most affordable option if co-pays and deductibles are low	Depends on product-many options that range in cost and coverage, premiums may or may not be contributed to by employer	Free or very low cost (\$8-\$60/mo per family); Qualification based on income and assets (adults only)	Discounts and sliding deductibles make it affordable (\$0 - \$938/mo per family); Monthly premiums based on annual household income, laid off workers income pro-rated;	Depends on product-many options that range in cost and coverage (average \$1000/mo plus); Many people find that products with high deductibles (\$5000/yr and up) are the only products with affordable premiums	No monthly cost if you are and remain healthy, don't get in an accident, and don't need care; Very costly if you need to see a Dr or go to the hospital
Coverage	Continue same coverage	Varies	Comprehensive coverage (100%) Transportation to covered service paid for	Comprehensive coverage (80/20); 100% preventive coverage; pre-existing conditions NOT excluded; mental health parity	Varies greatly based on cost	none
Deductibles	Same as current coverage	Varies	No deductible for majority of groups; No co-pays for kids, low co-pays for adults(up to \$5)	Deductibles range from \$0 - \$5000/ family based on household income Prescription drugs and preventive services covered before deductible is met	Varies by product, typically deductibles range from \$250 - \$15,000/ family	none
Preventive	Same as current coverage	Varies	Preventive services covered at 100%	Preventive services covered at 100%, with no co-pay or deductible	Varies from no coverage to 100% coverage after deductible is met; some have coverage not subject to deductible	none
Provider Network	Same network of providers	Varies	Large family provider network, specialty providers not as plentiful as private insurance	Large network of providers	Varies from small to large network of providers depending on product	Some providers won't accept self-pay patients
Other Concerns	Limited to 18 months in most cases		Income eligibility may cause disqualification upon new job and then you would have to enroll in other coverage or	Discounts paid through EBT card for first 3 months, may take getting used to; may become ineligible upon new job if job is	Prescription drugs not covered until deductible is met	Puts your assets and your health at risk



Consumers for
AFFORDABLE
Health Care
FOUNDATION

Health Insurance Options for Laid Off Workers

		enroll in other coverage or employer-sponsored coverage	with large employer	Kids can't participate in sports or camps
	COBRA	Spouse's Insurance	DirigoChoice	Uninsured
How to Apply	Respond to the notice from your plan administrator (probably already done); continue to make payments	Notify your spouse's employer now (but you may need to wait for the regular open enrollment period to begin your coverage).	Call Dirigo Agency 1-877-892-8391 and explain that you or spouse is self-employed or own a small business.	Does not encourage you to take preventive care such as annual exams
		Complete MaineCare application and either mail or hand deliver to DHHS office (quicker turnaround) Call 1-800-965-7476 for applications	Compare options at http://www.maine.gov/pfr/insurance/consumer/indhlth.htm then call insurance company directly	Go to hospitals or Health Clinics to apply for free or sliding scale fees and/or prescription assistance; may be local programs that offer health services for free or low-cost

Prepared by Consumers for Affordable Health Care Foundation, specifically for presentation purposes at resource meetings for laid off workers. Information provided is general and should not be considered as official quotes or complete information without accompanying discussion.

Important Terms:

Premium: The amount you and/or your employer pay for insurance coverage.

Deductible: The amount of money you must pay each year to cover your medical care expenses before your insurance policy starts paying. Sometimes there are services covered (e.g., preventive services) that are not subject to the deductible (meaning the insurance policy starts paying immediately even if you have not met your deductible).

Coinsurance: The amount or percentage that you are required to pay for medical care after you have met your deductible. The coinsurance rate is usually expressed as a percentage, e.g., if the insurance company pays 80% of the claim, you pay 20%.

Co-payment: A flat fee that must be paid directly to the provider every time you receive a medical service (e.g., \$10 for every visit to the doctor). The insurance company pays the rest.
Maximum Out-of-Pocket: The most money you will be required to pay each year for deductibles and coinsurance. It is a stated dollar amount set by the insurance company, in addition to regular premiums. Once the maximum out-of-pocket amount is paid, the insurance company will pay the full amount for all *covered* services.

For questions in general about which option may work best for you,

call Consumer's for Affordable Health Care's HelpLine at 1-800-965-7476.