

## Insurance Access

*With all the talk of health care reform, obtaining and maintaining access to health insurance is foremost on the minds of people with chronic conditions. The key to relieving anxiety is education. Knowing your options and rights will give you the peace of mind you need in order to focus on living your life.*

### Insurance Programs

- **Private Insurance** – Private Insurance is provided by an insurance company either through an employer or as an individual.
- **Government Issued** – This includes Medicare, Medicaid, Children’s Health Insurance Plans and High Risk Pools.

### Group Insurance

- Employers who offer insurance to their employees must offer the same package to all employees.
- Premiums for the entire group can be greatly affected by the high cost of bleeding disorder care, especially if the company is a small business and/or self-funded.
- Most states have rules that help small employers (often with 50 or fewer people on their policy) by limiting the amount or percentage of rate increases allowed each year. This is often called “small group coverage”.

**COBRA** may provide you the ability to continue your group plan coverage upon loss of eligibility, subject to federal regulations specific to employer group size, length of employment, etc. Contact your BioRx Advocate for details. Premiums are usually high because the employer no longer pays a percentage.

- You can always disenroll from COBRA but you do not get a second chance to enroll. There are several non-profit organizations such as Patient Services Inc (“PSI”) that help qualifying families pay COBRA premiums. If you need help, contact your BioRx Advocate and we will help facilitate this process.

**Individual** People with bleeding disorders are often considered uninsurable in the individual market.

- Temporary high-risk health insurance pool programs have been established in most states to provide health insurance coverage, **subject to certain conditions**, for uninsured individuals with pre-existing conditions.

### CHIP (Children’s Health Insurance Plan)

- Some states have special programs for children with chronic conditions, often called CHIP programs.
- Families must meet financial guidelines and be ineligible for other insurance plans.
- These programs can cap out and may not always accept applications.

### HIP (High-Risk Insurance Pool)

- This is a state-run program. Not all states have HIP programs. Lobbying by hemophilia organizations and other non-profit groups has been successful in some states.
- Some individuals can obtain coverage if they are not eligible for private insurance plans.
- Annual and lifetime caps usually apply.
- Premiums can be expensive—remember PSI.

### Medicaid

- Medicaid is a state health insurance program that brings matching federal dollars to the state.
- In most states, families must meet stringent financial and/or disability guidelines to qualify.
- Some states have different guidelines and policies by county.
- Some states require adults to meet disability as well as financial requirements to qualify. Make sure you know your state’s eligibility requirements.

### Medicare

- People of legal retirement age or those with disabilities may be eligible for Medicare.
- Medicare is a federally funded program.
- Factor is normally billed through Part B.
- Most oral drugs are billed through Part D.
- Some states have assistance programs to help people with their Medicare co-pays.
- Supplemental insurance often pays the difference between Medicare’s allowable charges and the provider’s bill. It will not pay for charges that Medicare does not allow. These insurance policies are relatively inexpensive. Bleeding disorder patients can apply to PSI for premium assistance.
- Secondary insurance will sometimes pick up charges not covered by Medicare.

#### **Additional Information to be provided in our October issue of Information Infusions:**

- 1) *Maintaining Insurance Access*
- 2) *Access to Factor without Insurance*
- 3) *PSI (Patient Services Incorporated) Accessing health insurance and pharmacy co-payment assistance*

*To learn more, contact your BioRx representative or call us at: 866-442-4679*