

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	Low income individuals and families	Children	Women	Native American Indians	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)
Program	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Group Plans Tennessee Association of Health Underwriters 703-276-0220 www.tnahu.org</p>	<p>COBRA/Mini-COBRA and then</p> <p>HIPAA Health Insurance Portability and Accountability Act 866-4-USA-DOL www.dol.gov</p>	<p>U.S. Uninsured Help Line 800-234-1317</p> <p>Individual Plans Tennessee Association of Health Underwriters 703-276-0220 www.tnahu.org</p>	<p>AccessTN 866-268-3786 www.covertn.gov/web/access_tn.html</p>	<p>Medicaid (TennCare) 866-311-4287 www.state.tn.us/tenncare</p> <p>Families First 888-863-6178 www.state.tn.us/tenncare/</p> <p>CoverTN 888-887-3224 www.covertn.gov</p> <p>(Effective December 1, 2009, new enrollment in CoverTN is suspended until further notice as a result of reaching budget capacity. Current members and participating businesses, as well as those who have been approved for coverage effective in January 2010, will be unaffected by the suspension)</p>	<p>TENNderCare 866-311-4287 http://state.tn.us/tenncare/tenndercare/index.html</p> <p>CoverKids 888-325-8386 www.coverkids.com</p>	<p>Breast and Cervical Cancer Screening Program (BCCSP) 877-96-WOMEN 877-969-6636 http://health.state.tn.us/BCC/index.htm</p>	<p>Indian Health Services 615-467-1500 www.ihs.gov/ FacilitiesServices/AreaOffices/ Nashville/</p>	<p>Medicare 800-MEDICARE 800-633-4227 www.medicare.gov</p> <p>Medicare Prescription Drug Program 800-633-4227</p> <p>Medicare Supplement Insurance Policy 888-486-9355</p>	<p>Health Coverage Tax Credit 866-628-HCTC 866-628-4282 www.irs.gov (key word HCTC)</p>
Coverage	<p>Carriers can impose a 6-month look-back/12-month exclusionary period for pre-existing conditions on enrollees that do not have prior creditable coverage (this may only apply to certain groups)</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA or Mini-COBRA: Coverage available for 12 to 18 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p>COBRA Subsidy: 15 months of partially subsidized COBRA premium</p> <p>HIPAA: Benefits are based on the program selected and there is no expiration of coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs</p> <p>All carriers must guarantee issue coverage to all individuals</p> <p>There is a 6-month look-back and a 12-month exclusionary period limit for pre-existing conditions</p> <p><i>Pre-Existing Health Conditions Covered with Some Limitations</i></p>	<p>Three plans to choose from offering comprehensive health coverage similar to the benefits offered to state employees. Participants will be able to select the plan that is best for their situation. Refer to the benefit plan for more information on covered services.</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicaid: Inpatient and outpatient hospital services, prenatal care, vaccines for children, physician services, nursing facility, family planning services and supplies, rural health clinic services, home health care for persons eligible for skilled-nursing services, laboratory and x-ray services, pediatric and family nurse practitioner services, nurse/midwife services</p> <p>FF: Provides coverage to low income families with children under age 19, individuals who meet requirements and pregnant women</p> <p>CoverTN: Limited-benefit health plan designed to cover the medical services needed by most people. Services include coverage for doctor visits, emergency treatment, inpatient and outpatient care, as well as pharmacy coverage</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>TENNderCare: A full program of check ups and health care services for children who have TennCare</p> <p>These services make sure babies, children, teens and young adults receive the health care they need</p> <p>CoverKids: Preventive care, office visits, inpatient hospital services, hospital emergency care, urgent care services, outpatient facility services and outpatient surgery, prescription drug coverage, vision services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Clinical breast exams, mammograms, and Pap tests</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, Part A: Hospital Insurance and Part B: Medical Insurance, as well as several supplemental and advantage plans. It also offers a prescription drug program called Medicare Part D</p> <p>The Department of Commerce and Insurance regulates providers of supplemental policies to help cover Medicare co-pays and deductibles</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover 80% of your COBRA premium if employer contributes less than 50% (or spouses' employer)</p> <p>Will cover individual insurance in which you were enrolled for last 30 days before TAA benefits</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p>GUARANTEED COVERAGE</p> <p>Company size 2-50 employees (including owner)</p>	<p>GUARANTEED COVERAGE</p> <p>COBRA or Mini-COBRA: If you were involuntarily terminated between Sept 1, 2008 and May 31, 2010, you are eligible for a 65% COBRA subsidy from the Federal Government. If you become eligible for other insurance, you will no longer be eligible for the subsidy. Must have an income at or below \$125,000 for individuals or \$250,000 for couples. You have 60 days from date of termination to sign up for COBRA coverage</p> <p>Mini-COBRA: Applies to small businesses with less than 20 employees</p> <p>HIPAA: After you have exhausted your COBRA benefits or if you had 18 months of continuous coverage and your company went out of business, you may convert to a HIPAA individual plan, even if you have pre-existing conditions. You have 63 days from the date you lost your previous coverage to sign up for HIPAA. You cannot be eligible for Medicare or other public or group insurance programs</p>	<p>Must be a TN resident</p> <p>Individuals must pass medical underwriting so it is possible they can be turned down for pre-existing conditions</p> <p>If you are denied coverage for a medical condition, you may be eligible for AccessTN, see next column</p>	<p>GUARANTEED COVERAGE</p> <p>Must be a Tennessee resident, U.S. citizen or qualified legal alien.</p> <p>Age 19 or older</p> <p>Uninsurable by medical or insurance determination</p> <p>No access to employer-sponsored health insurance (other than CoverTN) at the time of application</p> <p>Denial by two unaffiliated insurance carriers for individual coverage due to a health-related condition</p> <p>Without health coverage six months, no access to insurance at time of application, exhausted continuation coverage including COBRA</p>	<p>GUARANTEED COVERAGE</p> <p>Medicaid: Pregnant women & infants: 185% FPL; Children (ages 1-5): 133% FPL; Children (Ages 6-19): 100% FPL; All above must meet a medical eligibility test; Other infants and children with family incomes of 100% FPL are eligible; Working or non-working parents: 100%FPL; Qualified Disabled & Working Individuals: 200% FPL; Institutionalized Individuals: \$2022 Monthly Income; Medically Needy (Children up to age 18 or pregnant women): Family of 1, \$241, Family of 2, \$258; Family of 3, \$317; Family of 4, \$325; Family of 5, \$392; Family of 6, \$408; Family of 7, \$467</p> <p>FF: Family of 1, \$1288, Family of 2, \$1658; Family of 3, \$1972; Family of 4, \$2240; Family of 5, \$2470; Family of 6, \$2666; Family of 7, \$2838</p> <p>CoverTN: A U.S. citizen or qualified legal alien; 19-years-old or older; Tennessee resident for six months; Earns \$55,000 or less per year in adjusted gross income (employees at non-participating employers or self-employed); Works an average of at least 20 hours per week; Has not had health insurance in the previous six months (individual or group coverage)</p>	<p>GUARANTEED COVERAGE</p> <p>TENNderCare: Children with TennCare up to age 21</p> <p>CoverKids: Age 18 or younger, A Tennessee resident, U.S. citizen or qualified legal alien, Uninsured for at least three months prior to application, Not eligible for TennCare, No access to state employee health insurance, Income up to 250% of FPL, Maternity coverage available for pregnant women who meet eligibility criteria. Children above 250% can buy into the program.</p>	<p>GUARANTEED COVERAGE</p> <p>Must be uninsured or underinsured with income at or below 250% FPL</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>	<p>GUARANTEED COVERAGE</p> <p>Must be receiving TAA (Trade Adjustment Assistance)</p> <p>Must not have access to employer plan that pays 50% of coverage cost.</p> <p>Not enrolled in certain state plans</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 35% of the insurance company's index rate</p>	<p>COBRA or Mini-COBRA: With the 65% subsidy you are responsible for 35% of the monthly premium for the first 15 months. Once subsidy expires you are responsible for full premium</p> <p>COBRA, Mini-COBRA, HIPAA: Premiums range from 102%-150% of group health rates; individual coverage may be less expensive</p>	<p>Costs for individual coverage varies</p>	<p>Cost depends on age, tobacco use, etc. Premiums could be \$284-1225, financial assistance for certain income levels could reduce price 30%-70%</p>	<p>Medicaid & FF: \$0 or small share of cost</p> <p>CoverTN: Premiums are based on an individual's age, weight and tobacco use. Must agree to pay one-third or two thirds share of premium depending on qualifications.</p>	<p>TENNderCare & CoverKids: \$0 or significant share of premium cost and co-pays</p>	<p>\$0</p>	<p>\$0 or minimal share of cost</p>	<p>\$0 and share of cost for certain services; deductibles for certain plans</p>	<p>20% of the insurance premium</p>

Other programs & resources
<p>VA Medical Benefits Package 877-222-8387 www.va.gov</p> <p>Partnership for Prescription Assistance 888-4PPA-NOW 888-477-2669 www.pparx.org</p> <p>Women-Infant-Children (WIC) 800-DIAL-WIC 800-342-5942 http://health.state.tn.us/WIC/</p> <p>CoverRX 888-560-2649 866-268-3786 www.covertn.gov/web/cover_rx.html</p> <p>Tennessee Health Options Services 888-486-9355</p> <p>Prescription Assistance 888-486-9355</p> <p>Family Planning 615-741-7353 http://health.state.tn.us/womenshealth/</p>

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	\$226	\$451	\$677	\$731	\$903	\$1,200	\$1,579	\$1,805	\$2,256	\$2,708
2	\$304	\$607	\$911	\$983	\$1,214	\$1,615	\$2,125	\$2,428	\$3,035	\$3,643
3	\$381	\$763	\$1,144	\$1,236	\$1,526	\$2,029	\$2,670	\$3,052	\$3,815	\$4,578
4	\$459	\$919	\$1,378	\$1,488	\$1,838	\$2,444	\$3,216	\$3,675	\$4,594	\$5,513
5	\$537	\$1,075	\$1,612	\$1,741	\$2,149	\$2,858	\$3,761	\$4,298	\$5,373	\$6,448
6	\$615	\$1,230	\$1,846	\$1,993	\$2,461	\$3,273	\$4,306	\$4,922	\$6,152	\$7,383
7	\$693	\$1,386	\$2,079	\$2,246	\$2,773	\$3,687	\$4,852	\$5,545	\$6,931	\$8,318
8	\$771	\$1,542	\$2,313	\$2,498	\$3,084	\$4,102	\$5,397	\$6,168	\$7,710	\$9,253

- A pregnant woman counts as two for the purpose of this chart.
- Add \$311/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. 74, No. 14, January 23, 2009, pp. 4199-4201. 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

Health Resources and Services Administration
888-ASK-HRSA
888-275-4772
www.findahealthcenter.hrsa.gov

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)

Department of Health and Human Services
www.hhs.gov

(Various health care search tools)

Tennessee Department of Health
615-741-3111
<http://health.state.tn.us/>

(State program information)

Laws and regulations

Tennessee Department of Commerce and Insurance
615-741-2218
800-342-4029
www.state.tn.us/commerce/insurance

(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

Tennessee Association of Health Underwriters
www.tnahu.org

(State organization of insurance brokers)

TENNESSEE

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.