

| Demographic  | PRIVATE HEALTH INSURANCE  |   |   | PUBLICLY SPONSORED PROGRAMS  |   |  |   |  |  |  |
|--------------|---|---|---|--|---|--|---|--|--|--|
|              | Small Businesses (1-50 Employees)   | Individuals Recently Covered by an Employer Health Plan   | Individuals & Families  | Individuals with Pre-Existing, Severe, or Chronic Medical Conditions   | Low-Income Individuals & Families   | Children   | Women   | Seniors & Disabled   | Trade Dislocated Workers (TAA Recipients)  | Veterans   |
| Program      | <p><b>U.S. Uninsured Help Line</b><br/>800-234-1317</p> <p><b>Group Health</b><br/>Florida Association of Health Underwriters<br/>www.fahu.org</p>  | <p><b>COBRA &amp; Mini-COBRA</b></p> <p>Then convert to:</p> <p><b>HIPAA</b><br/>Health Insurance Portability &amp; Accountability Act<br/>866-4-USA-DOL<br/>www.dol.gov</p>  | <p><b>U.S. Uninsured Help Line</b><br/>800-234-1317</p> <p><b>Individual Plans</b><br/>Florida Association of Health Underwriters<br/>www.fahu.org</p>  | <p><b>Cover Florida</b><br/>877-MY-FL-CFO<br/>877-693-5236<br/>850-413-3089 (out-of-state)<br/>www.coverfloridahealthcare.com</p>  | <p><b>Medicaid</b><br/>850-488-3560<br/>www.fdhc.state.fl.us/Medicaid</p>   | <p><b>Florida KidCare</b><br/>MediKids, Healthy Kids, Children's Medical Services and Medicaid<br/>888-540-5437<br/>877-316-8748 TTD<br/>www.floridakidcare.org</p>  | <p><b>Breast and Cervical Cancer Prevention</b><br/>800-227-2345<br/>www.doh.state.fl.us/Family/bcc</p>   | <p><b>Medicare</b><br/>800-MEDICARE<br/>800-633-4227<br/>www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b><br/>800-633-4227</p>  | <p><b>Health Coverage Tax Credit</b><br/>866-628-HCTC<br/>866-628-4282<br/>www.irs.gov (key word HCTC)</p>   | <p><b>VA Medical Benefits Package</b><br/>877-222-8387<br/>www.va.gov</p>  |
| Coverage     | <p>Up to \$5M lifetime maximum, assorted deductibles</p> <p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p><i>Pre-Existing Health Conditions Covered</i></p>   | <p><b>COBRA or Mini-COBRA:</b> Coverage available for 18 months depending on qualifying events, benefits are the same as what you had with your previous employer</p> <p><b>COBRA Subsidy:</b> 15 months of partially subsidized COBRA premium</p> <p><b>HIPAA:</b> 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>There is a 24-month look-back and exclusionary period limit for pre-existing conditions in traditional individual market health insurance products in Florida</p> <p>Pre-existing conditions may not be considered for HIPAA-eligible population</p> <p><i>Limits on pre-existing health conditions may apply</i></p> | <p>Six carriers have designed 27 creative health insurance products. Each carrier offers at least two benefit options – one with catastrophic and hospital coverage, and one without. Benefits include preventive services, screenings, office visits, as well as office surgery, urgent care, hospital coverage, emergency care, prescription drugs, durable medical equipment, and diabetic supplies.</p> <p><i>Pre-Existing Health Conditions Covered</i></p> | <p>Among some of the services: ambulatory surgical center birth center services, child health check up chiropractic care, durable medical equipment and supplies, federally qualified health centers, home health hospital inpatient/outpatient care, laboratory, licensed midwives, physician, podiatry prescriptions, rural health clinics, therapy, X-rays</p> <p><i>Pre-Existing Health Conditions Covered</i></p>  | <p>Comprehensive health insurance coverage</p> <p>Benefits vary based on the segment of the program in which a child participates—MediKids, Healthy Kids, or the Children's Medical Services (CMS) Network for children with special health care needs</p> <p><i>Pre-Existing Health Conditions Covered</i></p>              | <p>Breast and cervical cancer screening exams (mammograms, pap smears and clinical breast exams) are provided to diagnostic exams are provided as necessary case management is provided to all clients</p> <p>Outreach, public education and professional education is provided</p> <p>Treatment for eligible women may be paid by Medicaid</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><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> | <p>Comprehensive preventive and primary care, outpatient and inpatient services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>   |
| Eligibility  | <p><b>GUARANTEED COVERAGE</b></p> <p>Company size 1-50 employees</p> <p>Employees must work 25 hours per week to qualify as full-time and be eligible for coverage.</p> <p>Owner can count as an employee.</p> <p>Owner name on business license must draw wages from the company.</p> <p>Groups of one(one life groups) have open enrollment during specified one month periods throughout the year.</p> | <p><b>GUARANTEED COVERAGE</b></p> <p><b>COBRA or Mini-COBRA:</b> 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>COBRA is for businesses with 20+ employees, Mini-COBRA is for business with under 20 employees</p> <p><b>HIPAA:</b> 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>Eligibility is subject to medical underwriting</p> <p>If you are denied coverage for a medical condition, you may be eligible for Cover Florida, see next column</p>   | <p><b>GUARANTEED COVERAGE</b></p> <p>Ages 19 to 64 who have been without health insurance for at least six months – even if there are pre-existing health conditions. May also qualify if you lost your job that provided employer-sponsored health benefits, lost of benefits under COBRA; death of, or divorce from, a spouse who has provided employer-sponsored health benefits.</p>   | <p><b>GUARANTEED COVERAGE</b></p> <p>Pregnant Women: 185% FPL</p> <p>Children (Ages 0-1): 200% FPL<br/>Children (ages 1-5): 133% FPL<br/>Children (ages 6-19): 100% FPL</p> <p>Aged, Blind and Disabled: 90% FPL<br/>Supplemental Security Income Recipients: 74% FPL</p> <p>Working Parents: 62% FPL<br/>Non-Working Parents: 23% FPL</p> <p>Medically Needy: 25% FPL, there is an asset limit \$5,000+ depending on family size</p> <p>No asset or resource requirements for children or pregnant mothers</p> <p>Florida resident</p> | <p><b>GUARANTEED COVERAGE</b></p> <p>Under age 19 and uninsured</p> <p>Have an income at or below 200% of the FPL</p> <p>Be a U.S. citizen or qualified non-citizen</p> <p>Cannot be eligible for Medicaid</p> <p>Not be the dependent of a state employee eligible for health insurance and not in a public institution</p> | <p><b>GUARANTEED COVERAGE</b></p> <p>Uninsured and underinsured women 50 to 64 years of age, at or below 200% of FPL</p>  | <p><b>GUARANTEED COVERAGE</b></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><b>GUARANTEED COVERAGE</b></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> <p>Age 55 and older</p>                          | <p><b>GUARANTEED COVERAGE</b></p> <p>"Veteran status" = active duty in the U.S. military, naval, or air service and a discharge or release from active military service under other than dishonorable conditions</p> <p>Certain veterans must have completed 24 continuous months of service</p> |
| Monthly Cost | <p>Costs depend on employer contribution and ± 15% of the Modified Community Rate</p>   | <p><b>COBRA or Mini-COBRA:</b> 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><b>COBRA, Mini-COBRA, HIPAA:</b> Premiums range from 102%-150% of group health rates; individual coverage may be less expensive, see next column</p>   | <p>Costs for individual coverage varies</p>   | <p>Premiums vary depending on the applicant's age, gender and chosen benefit options.</p>  | <p><b>\$0 or \$1-3</b> co-pays, and coinsurance is limited to 5% up to \$300 for each visit to the Emergency Room</p> <p>No cost for pregnant women, children and certain others</p>  | <p>Premium is based on household size and monthly income. Most families pay either \$15 or \$20 per family per month; some families may pay more. There may be co-payments required based on the service provided</p>  | <p><b>\$0</b> or minimal share-of-cost</p>  | <p><b>\$0</b> and share of cost for certain services; deductibles for certain plans</p>  | <p><b>20%</b> of the insurance premium</p>   | <p><b>\$0</b> and share of cost and co-pays depending on income level</p>  |

**Other programs & resources**

**Partnership for Prescription Assistance**  
888-4PPA-NOW  
888-477-2669  
www.pparx.org

**Women-Infant-Children (WIC)**  
800-342-3556  
www.doh.state.fl.us/family/wic/

**Florida Alzheimer Disease Initiative**  
850-414-2000

**Florida AIDS Insurance Continuation Program**  
305-592-1452  
www.doh.state.fl.us/disease\_ctrl/aids/care/aicp.html

**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](http://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](http://www.benefits.gov)

(Search tool for grants, loans and other benefits)

**Catalog of Federal Domestic Assistance**  
[www.cfda.gov](http://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](http://www.findahealthcenter.hrsa.gov)

**Self Help Clearing House**  
[www.mentalhelp.net/selfhelp](http://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](http://www.hhs.gov)

(Various health care search tools)

**Florida Health and Human Services**  
[www.dcf.state.fl.us/ess](http://www.dcf.state.fl.us/ess)  
[www.doh.state.fl.us](http://www.doh.state.fl.us)

(State program information)

### Laws and regulations

**Florida Office of Insurance Regulation**  
800-342-2762  
[www.floir.com](http://www.floir.com)

(General information on all types of insurance)

**Employee Benefits Security Administration**  
[www.dol.gov/ebsa](http://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

**Florida Association of Health Underwriters**  
[www.fahu.org](http://www.fahu.org)

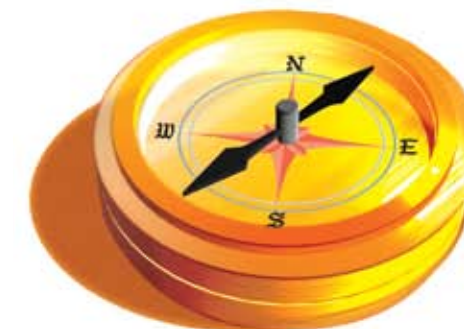
(State organization of insurance brokers)

## FLORIDA

# 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.