

Paying for Health Care in Tompkins County

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Note: This brochure provides a *starting point* from which to explore options. The programs are often complex and the details change constantly, so contact the appropriate organization for the most up-to-date and accurate information. This brochure does not provide financial, insurance, or medical advice. Corrections and suggestions for future versions of this brochure should be sent to Bob Riter at bob@ibca.net or by phone at (607) 277-0960.

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1. Get Covered Info Line (272-9331)

A single telephone number for Tompkins County Residents to call for information about their health insurance options, including free and low-cost plans through New York State.

2. Purchasing individual or family health care coverage

Buying individual or family coverage is expensive. Excellus is the only health insurance company that sells health insurance directly to Tompkins County residents. (1-800-633-6066). Local insurance agents may be able to assist you in exploring other options.

The New York State Consumer Guide to HMOS is an excellent resource for further health insurance information.

3. High-deductible plans

High-deductible insurance plans provide coverage for catastrophic care, but are not designed to pay for routine doctor visits and other preventive care. These plans are substantially cheaper than "standard" health care plans. Many local insurance agents can provide more information.

4. Healthy NY

Healthy NY is a state program designed to provide affordable health insurance to eligible small businesses and to certain working uninsured individuals. In Tompkins County, Blue Cross/Blue Shield provides Healthy NY coverage and the rates are significantly cheaper than private insurance. The phone number for individuals is 1-800-462-0108 and for small groups, 1-877-872-9308.

5. If I'm self-employed, are there other options?

Some small businesses, self-employed people, and individuals are able to purchase insurance through professional and trade associations. Support Services Alliance (SSA) is an organization providing health insurance and other benefits targeted to small businesses.

Group rates are generally less expensive than individual plans. Self-employed persons who employ only themselves may be able to qualify for group coverage if certain criteria are met. Healthy NY (described above) is also an option in some cases.

6. Child Health Plus

Child Health Plus is a New York State health insurance plan for children under the age of 19. It provides free or low-cost coverage for medical services, lab tests, check-ups, immunizations, and prescriptions for children who qualify. (Children covered by Medicaid are not eligible). Applications can be made through the Samaritan Center of Catholic Charities of Tompkins County (272-5062; 324 West Buffalo St). Information can also be obtained from the State Office for Child Health Plus at 800-698-4543.

7. Family Health Plus

Family Health Plus is a public health insurance program for adults between the ages of 19 and 64 who do not have health insurance. Income, however, must still be below specified levels to qualify for Family Health Plus. If your family income exceeds the income limit, you may still be eligible for Healthy NY, another health insurance option offered by NY State. To see if you qualify, contact the Tompkins County Department of Social Services at 274-5359.

8. Ithaca Health Fund

The Ithaca Health Fund is a project of the Ithaca Health Alliance (607) 330-1253. The Ithaca Health Alliance is a member-owned, non-profit community health organization. Members with a NY state residence may join the Health Alliance for \$100/year/adult, \$175/year/couple; \$50/year/child. Through the Ithaca Health Fund, IHA members can receive grants for a variety of emergency needs, such as broken bones, emergency stitches, burns, ambulance rides, etc, as well as certain kinds of preventative care.

9. Ithaca Free Clinic

The Ithaca Free Clinic (IFC) is a project of the Ithaca Health Alliance (607) 330-1254. The Ithaca Free Clinic is an integrative health and wellness service offered 2-6 pm Mondays, and 4-8 pm Thursdays. It is located at 225 South Fulton Street (2nd floor), next to Agway. The clinic provides health care, insurance screening and referrals to anyone uninsured for the services sought at IFC. Patients are seen on a walk-in basis, offered by

volunteer nurses, physicians, chiropractors, acupuncturists and herbalists.

10. Healthy Living Partnership

The **Healthy Living Partnership** (277-0960 or 274-4500) is part of the NYS Cancer Service Program. It provides free breast, cervical, and colorectal cancer screenings to individuals to low income individuals.

11. What is COBRA and am I eligible?

If you leave a job in which you had health insurance, you are generally able to continue that health insurance coverage for a period of up to 18 months by paying for the coverage out of your own pocket. You must arrange to continue this coverage within 60 days of leaving your previous job. Those arrangements are generally made with the human resource office of your previous employer. (COBRA stands for Consolidated Omnibus Budget Reconciliation Act - the legislation that created it).

12. If I can't afford insurance, do I automatically qualify for Medicaid?

No. Medicaid provides health coverage to *some* low-income New York residents, but not all low income people are eligible. In general, families with children, pregnant women, the elderly, and the disabled are the groups most likely to qualify. For information about eligibility and an application, contact the Medicaid Program at the Tompkins County Department of Social Services at 274-5327.

13. Can I qualify for Medicare even if I'm not 65?

Persons who are younger than 65 and permanently disabled (as determined by Social Security) may qualify for Social Security Disability (if they have worked and paid taxes into the system for the required amount of time). Once a person has been on Social Security Disability for two years, he or she automatically qualifies for Medicare. For information, contact the Ithaca office of the Social Security Administration, Center Ithaca, Room 216, 171 East State St., Ithaca, NY 14850. Phone: 256-3651. The national toll-free number for Social Security is 800-772-1213.

Assistance with Medicare can be obtained from the Health Insurance Information, Counseling and Assistance Program (HIICAP) of the Tompkins County Senior Citizens Council at 273-1511.

The Medicare Rights Center: Your Guide Through the Medicare Maze is a good online resource.

14. I have a serious illness. Can I be turned down for coverage or will it cost me more than a "healthy" person?

In the State of New York, an individual cannot be turned down for health insurance or charged more for health insurance because of illness or health condition. However, if you have a "pre-existing condition," insurance plans have the right to not pay for care related to that condition for a period of up to one year. This period of time is known as an exclusion period. (There is no pre-existing exclusion period if you're switching from another insurance plan or had qualifying coverage that ended within the previous 63 days). A pre-existing condition is defined as any condition for which medical care was

received or recommended in the six months preceding your enrollment in the insurance plan.

15. Will insurance pay for alternative or complementary treatments (e.g., acupuncture, massage therapy, etc.)?

In general, insurance coverage for alternative or complementary care is limited, but it depends on the specific insurance plan and on the specific type of treatment in question. Some insurance plans will cover certain alternative services; other plans provide the option of buying additional coverage (known as a rider) to pay for alternative treatments; and still other plans may offer discounts through specified providers. Do not assume what your insurance plan will or will not pay for in regards to alternative care. Call the member services number of the insurance plan to find out for certain.

16. Are hospitals required to provide care to me even if I don't have insurance coverage?

In general, hospitals are legally required to provide emergency care to stabilize a patient's condition without regard to the person's ability to pay, but they are not required to provide care beyond that. In Tompkins County, Cayuga Medical Center works with patients to arrange payment plans as necessary. Charity care is available under certain established guidelines and criteria. More information is available through the Billing Department at (607) 274-4400.

If you think you might have trouble paying for treatment, please talk with the hospital and your doctors as soon as you can, and before treatment begins (if possible). It's easier to identify sources of assistance and to establish payment plans when your situation is known to them in advance.

17. Help Paying for Medication

The **Prescription Meds Access Program (PMAP)** is designed to help Tompkins County residents who don't have prescription coverage identify potential sources of low cost medicine. For more information, call Information and Referral at 272-9331 and you will be connected with the program.

The **TompkinsRx** prescription discount card helps uninsured and underinsured residents reduce the cost of prescription drugs. Free TompkinsRx cards are available at many pharmacies, public offices, medical offices, and large supermarkets. Simply present your card at a participating pharmacy and save an average of 20% on prescription drugs. To request that a card be mailed to you, call Information and Referral at 272-9331.

Target Pharmacy \$4 Prescription Program

Wal-Mart \$4 Prescription Program

Wegman's Low Cost Generic Drugs

Xubex (Patient Assistance Program for Generic Drugs)

The Partnership for Prescription Assistance (888-477-2669) provides links to assistance

from drug manufacturers.

18. Other Resources

Veterans may be eligible for benefits through the Veterans Administration. (800-827-1000).

Residents of Tompkins County dealing with chronic illness of any kind may apply to the **Small Comforts Foundation** for funds to purchase an item that will raise their morale or quality of life. Examples include room air conditioners, TVs, shower chairs, and talking wrist watches. Grants are limited to \$250.

Planned Parenthood of the Southern Finger Lakes (273-1513) offers health care services on a sliding fee scale that is designed to meet the needs of uninsured persons. Medicaid is also welcome. Services include routine gynecological care, family planning services including emergency contraception, pregnancy tests, pregnancy options counseling and referral, abortion services, testing and treatment for sexually transmitted infections, HIV testing and counseling, and procedures that diagnose and treat abnormal cervical conditions (colposcopy, cryotherapy and LEEP).

Hospicare and Palliative Care Services (272-0212).

Hospicare provides care to patients and their families when the patient's probable life expectancy is 6 months or less. Medicare, Medicaid and most private insurance carriers have a hospice benefit. If people are uninsured, Hospicare will arrange an affordable sliding scale fee. No one is refused services because of inability to pay.

The **Palliative Care Service**, located at Hospicare, is designed to meet the medical, emotional and spiritual needs of people with advanced, life-threatening illness. They may or may not be pursuing active life-extending treatment, and/or have a prognosis that is longer than the 6 month requirement for hospice. At the present time there is no reimbursement for palliative care. However, thanks to foundation grants and community support, no one will be denied service because of financial constraints.

19. I don't seem to qualify for anything yet still cannot afford the cost of insurance. Are there sources of immediate financial help?

The Samaritan Center of Catholic Charities (607-272-5062) provides referrals and assistance with emergency financial support to low income residents with urgent needs.

Information and Referral (Call 211 or 272-9331) has up-to-date information on all human service programs available in Tompkins County.

20. Special funds for Specific Diseases

The Leukemia and Lymphoma Society (315-471-1050; 800-690-8944) provides financial reimbursement for some medications, transportation and procedures for those in need. (Maximum of \$500 per year).

The American Cancer Society (1-800-ACS-2345) provides limited financial assistance to persons with cancer. (Assistance is limited to pain control medication and transportation only).

Hirshberg Pancreatic Program (800-813-4673). Must have liquid assets of less than \$15,000 and be Medicaid eligible.

The Co-Pay Relief Program of the Patient Advocate Foundation provides some financial assistance for pharmaceutical products for insured Americans who financially and medically qualify. To be eligible, you must be affected by autoimmune disorders, breast cancer, colon cancer, diabetes, lung cancer, lymphoma, kidney cancer, prostate cancer, sarcoma, macular degeneration, or secondary issues as a result of cancer treatment. (1-866-512-3861).

21. Where can I get further information and assistance?

A Consumer's Guide to Getting and Keeping Health Insurance in New York from the Georgetown University Institute for Health Care Research and Policy provides excellent information on your rights and insurance options.

The Health Insurance Information, Counseling, and Assistance Program (HIICAP) of the Lifelong (121 W. Court St., Ithaca, 273-1511) provides help with Medicare, Medigap, Long-Term Care Insurance, and other programs serving senior citizens.

The Disability Program Navigator Program of Workforce New York is an excellent resource that can help you sort out Social Security Disability, Medicare, and Medicaid. (272-7570, ext. 136).

The Finger Lakes Independence Center (215 Fifth St., Ithaca, 272-2433), through its peer counseling program, can provide assistance to individuals who are dealing with insurance forms and applications to financial assistance program (such as SSI, SSDI and medical benefits programs such as Medicaid).

Cancer Care provides excellent links to a variety of financial resources for persons dealing with cancer (1-800-813-4673).

The American Association of Retired Persons (AARP) provides an excellent overview of Medicare and other programs for the elderly.

22. If I have a problem with my health insurance company, where can I turn for assistance?

The Patient Advocate Foundation is a not-for-profit organization that seeks to help patients successfully access care and maintain employment in order to achieve financial stability. (800) 532-5274

The Consumer's Guide to Handling Disputes with Your Employer or Private Health Plan provided by the Kaiser Family Foundation may also be of some assistance. This guide will direct you in how to understand your insurance, get a referral if needed, and

how a consumer can appeal to the insurance company.

The New York State Insurance Department is in charge of insurance regulation in the state. (518-474-6272).

Their site includes a useful document called Insurance for the Seriously Ill and Their Caregivers

The Health Care Bureau The New York State Attorney General's Office protects and advocates for the rights of all health care consumers statewide. The Bureau operates a toll-free Health Care Helpline that assists New Yorkers with individual problems. To file a complaint by phone call the Health Care Bureau's Helpline at 1-800-771-7755 (Option 3); Fax a written complaint to 518-402-2163.

The Health Care Coverage Contacts Database provided by the National Association of Health Underwriters is another good resource.