

Paying for Health Care in Tompkins County: Information for Persons Facing Serious Illness

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Prepared by the
Ithaca Breast Cancer Alliance
100 West Seneca Street
Ithaca, NY 14850
www.ibca.net

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. How much does it cost to purchase individual or family health care coverage?

Buying individual or family coverage is expensive. Blue Cross/Blue Shield of Central New York is the only health insurance company that sells health insurance directly to Tompkins County residents. Their plan now costs \$774.51/month for individual coverage and \$1,843.33/month for family coverage (315-448-6820; 1-800-447-6269, <https://www.excellusbcbcs.com>).

Blue Cross/Blue Shield also provides a new plan for the working uninsured and unemployed called ValuMed Plus that costs \$173.54/month for an individual, but does not include prescription coverage. (800-447-6269). Family income cannot exceed 250% of the Federal Poverty Level to qualify.

Healthy New York (described below) costs \$215.74/month with prescription coverage and \$133.94/month without prescription coverage.

Local insurance agents may be able to assist you in exploring other options.

The New York State Consumer Guide to HMOS <http://www.nyshmoguide.org/> is an excellent resource for further health insurance information.

2. What are 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. Some of the high deductible plans are now coupled with Health Savings Accounts which are similar to Individual Retirement Accounts (IRAs), but for health related expenses. Many local insurance agents can provide more information.

3. What is Healthy NY?

Healthy NY is a state program designed to provide affordable health insurance to eligible small businesses and to certain working uninsured individuals. Complete eligibility requirements can be obtained from the website or phone number listed below, but the basics are as follows:

Small employers may be eligible if they have not provided group health insurance coverage to their employees within the preceding 12 months. Sole proprietors may be eligible if they have been uninsured for a 12 month period and have a household income at or below 250% of the poverty level. Working uninsured individuals may be eligible if their employer does not provide health insurance and has not done so for the previous 12 months; they have not had health insurance coverage for the previous 12 months; and their household income is below 250% of the poverty level. The telephone number for more information is 1-866-HEALTHY NY or 1-866-432-5849. Website: (<http://www.ins.state.ny.us/website2/hny/enligh/hny>).

In Tompkins County, Blue Cross/Blue Shield provides Healthy NY coverage for individuals at \$215.74/mo. including drug benefits and \$133.94/mo. without drug benefits. For families, it is \$578.18/mo. with drug benefits and \$358.96 without drug benefits. The phone number for individuals is 1-800-462-0108 and for small groups, 1-800-724-5032.

4. 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 (<http://www.ssainfo.com>). Several local agents represent SSA. For names and phone numbers contact the Tompkins County Chamber of Commerce (273-7080).

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.

5. What is 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. The website for the program is <http://www.health.state.ny.us/nysdoh/chplus/index.htm>.

6. What is 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 but have incomes too high to qualify for Medicaid. Income, however, must still be below specified levels to qualify for Family Health Plus. For example, a single adult must have an annual income of approximately \$10,050. For a family of three (e.g., 1 parent and 2 children), the family must have an annual income of \$24,975 or less. 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. Further information about Family Health Plus can be found at <http://www.health.state.ny.us/nysdoh/fhplus/index.htm>

7. What is the Ithaca Health Fund?

The Ithaca Health Fund (387-8344) <http://www.ithacahealth.org/fund.htm> is a low-cost, member-owned, non-profit health financing system which pays for an expanding variety of emergency needs, such as broken bones, emergency stitches, burns, ambulance rides, etc), as well as certain dental categories. Payments are made anywhere in the world with any health provider, so anyone anywhere may join. Discounts have also been arranged with over 120 Ithaca area health providers. Membership is \$100/year/adult, \$175/year/couple; \$50/year/child. The Ithaca Health Fund is a program of the Ithaca Health Alliance.

8. What is the Ithaca Free Clinic?

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, The clinic provides health care screening and referrals to any uninsured person who walks through the doors. To contact the Free Clinic Coordinator call (607) 330-1254 or go to their website at <http://www.ithacahealth.org/clinic.htm> The Ithaca Free Clinic is a program of the Ithaca Health Alliance.

9. 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).

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

Medicaid provides health coverage to some low-income New York residents, but coverage depends on meeting state and federal guidelines. In general, families with children, pregnant women, the elderly, and the disabled are the groups most likely to qualify for Medicaid (as long as low income and asset standards are met). Very poor elderly and disabled individuals who receive Supplemental Security Income (SSI) generally qualify for Medicaid. Single individuals and childless couples who are neither elderly nor disabled have a harder time qualifying for Medicaid even if they have limited resources. For information about eligibility and an application, contact the Medicaid Program at the Tompkins County Department of Social Services at 274-5327.

11. 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, 127 West State St., Ithaca, NY 14850. Phone: 256-3651. The national toll-free number for Social Security is 800-772-1213 and the website is <http://www.medicare.gov>.

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.

12. I have cancer. 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.

13. 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.

14. 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 at Ithaca 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.

15. 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. Present your card at a participating pharmacy and save an average of 20% on prescription drugs. More information is available on-line at

https://tompkins.advancerox.com/advpcsrx_MemberSite/index.jsp. To request that a card be mailed to you, call Information and Referral at 272-9331.

Finding Lower-Cost Prescriptions: An Interactive Resource Guide for Tompkins County is available on-line at <http://prescription.hsctc.org/home.htm>.

Finding Lower-Cost Prescriptions: A Community Guide for Tompkins County. An excellent resource prepared by the Health Planning Council (A program of the Human Services Coalition of Tompkins County). Reference copies are available in all area libraries; or by calling 273-8686.

16. Other Local Resources

The **Healthy Living Partnership** is a coalition of local health care agencies and providers that offers preventive health services (e.g., breast, cervical, and colo-rectal cancer screenings) to individuals who would otherwise have difficulty in paying for them. Call 274-4500 for more information.

Veterans may be eligible for benefits through the Veterans Administration. (<http://www1.va.gov/health/>; 800-827-1000.)

Residents of Tompkins County dealing with chronic illness of any kind may apply to the **Small Comforts Foundation** (<http://www.smallcomforts.org>) 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 offers health care services on a sliding fee scale 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). (273-1513; <http://www.ppfa.org/ppsf>)

Hospicare and Palliative Care Services (272-0212; <http://www.hospicare.org>).

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. The needs of the family are also considered in palliative care. 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.

Cancer Care provides excellent links to a variety of financial resources for persons dealing with cancer: http://www.cancercare.org/services/financial_assistance.asp

The **American Association of Retired Persons (AARP)** provides an excellent overview of Medicare and other programs for the elderly <http://www.aarp.org/>

20. 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. <http://www.patientadvocate.org/index.php>

The **Consumer's Guide to Handling Disputes with Your Employer or Private Health Plan** provided by the Kaiser Family Foundation may also be of assistance. This guide will direct you in how to understand your insurance, get a referral if needed, and how to appeal the insurance company. <http://www.kff.org/consumerguide/7350.cfm>

The **New York State Insurance Department** is in charge of insurance regulation in the state. 518-474-6272 or <http://www.ins.state.ny.us>

Their site includes a useful document called Health Insurance for the Seriously Ill and Their Caregivers: <http://www.ins.state.ny.us/website1/inshelp/carehelp.htm>

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
http://www.oag.state.ny.us/health/health_care.html

17. 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; <http://www.dor.org/charities/locations/southerntier.htm>). They provide referrals and assistance with emergency financial support to low income residents with urgent needs.

The **American Cancer Society** (1-800-ACS-2345; <http://www.cancer.org>) provides limited financial assistance to persons with cancer. (Assistance is limited to pain control medication and transportation only).

18. Special funds for Specific Diseases

The **Leukemia and Lymphoma Society** (315-471-1050; 800-690-8944; http://www.leukemia-lymphoma.org/all_page?item_id=4603) provides financial reimbursement for some medications, transportation and procedures for those in need. (Maximum of \$500 per year).

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

http://www.pancreatic.org/site/c.htJYJ8MPIwE/b.891879/k.9503/Financial_Aid.htm

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; <http://www.copays.org/>).

19. 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. It can be viewed on-line at: <http://www.healthinsuranceinfo.net/>

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

The **Finger Lakes Independence Center** (215 Fifth St., Ithaca, 272-2433, www.fliconline.org), 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).