

# Health insurance options for people with disabilities



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# Health insurance options for people with disabilities

This publication will help you understand your options. For more information, contact the Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine at 1-800-562-6900 or visit us on the Web at [www.insurance.wa.gov](http://www.insurance.wa.gov).

This publication does not imply endorsement of any options by the SHIBA HelpLine or the Washington State Office of the Insurance Commissioner.

*Please note, we do our best to provide consumers with up-to-date information. Information printed in this publication was current at the time of printing. Due to constant changes in the health industry, you may find that some phone numbers and Web site addresses have changed.*



# Consumers with disabilities who are NOT eligible for Medicare

If you have a disability but are not eligible for Medicare, your health insurance options will depend on:

- Your disability
- Your income
- Private insurance plans available in your county

## Disability-related programs

Following is a list of programs available to people who have particular diseases or illnesses:

### Breast and Cervical Cancer Program

This program provides medical coverage for women with breast or cervical cancer, or a related pre-cancerous condition. An approved provider must screen you, and you must meet income and asset requirements. There are no citizenship requirements.

Call **1-888-551-3994**, or your local health department under “county” in the blue government pages of your phone book. You can also find the nearest office at: <http://www.doh.wa.gov/LHJMap/LHJMap.htm>.

### Disease and disability support groups

Many disease and disability support groups, such as the American Cancer Society, Multiple Sclerosis Society, and the Washington Kidney Foundation also offer some financial and support services.

To contact your local group, look in the yellow pages of your phone book.

### Early Intervention Program (EIP)

If you have HIV (Human Immunodeficiency Virus) and meet eligibility requirements, this program can provide financial help for medical coverage, prescription drugs, and dental coverage.

To learn more, call **1-800-272-2437**.

## **Evergreen Health Insurance Program (EHIP)**

If you have AIDS (Acquired Immune Deficiency Syndrome), this program can help you pay for your insurance premiums.

Call **1-800-945-4256** to get more information.

## **Tuberculosis**

If you have Tuberculosis, contact your local health department for help with your care.

Find the nearest office under “county” in the blue government pages of your phone book, or go to: <http://www.doh.wa.gov/LHJMap/LHJMap.htm>.

## **Free or low-cost programs and services**

Following is a list of programs that help people who have limited income and assets, and cannot afford to buy insurance:

### **Basic Health Plan (BHP)**

The state of Washington offers BHP to Washington state residents with low incomes. Private insurance companies administer BHP. People enrolled in BHP pay on a sliding scale, with premiums based on their income, age, family size, county of residence, and choice of insurer.

Call **1-800-660-9840** or go to [www.basichealth.hca.wa.gov](http://www.basichealth.hca.wa.gov).

### **Community health clinics**

These clinics offer health services for the entire community on an income-based sliding fee scale. These clinics are available in most counties.

Call **360-786-9722** or go to [www.wacmhc.org](http://www.wacmhc.org) to find the nearest clinic.

### **Healthcare for Workers with Disabilities (HWD) program**

This program is for people with disabilities age 16 through 64. You must be working and have a monthly net income at or below 220 percent of the federal poverty level.

To see the income levels, refer to the federal poverty level chart at [http://www.insurance.wa.gov/publications/consumer/FINAL\\_FPL\\_chart.pdf](http://www.insurance.wa.gov/publications/consumer/FINAL_FPL_chart.pdf). Or, call the Insurance Consumer Hotline at **1-800-562-6900** to request a copy.

To apply for the Healthcare for Workers with Disabilities Program, call **1-800-337-1835** or **206-341-7433** (both phone numbers also work for TTY users). Choose option 2 for “family or adult medical” and tell the customer service specialist you are calling about the Healthcare Workers with Disabilities Program.

## **Hospital Charity Care**

All hospitals in Washington state offer this program to people who cannot pay their medical bills. They provide either free care or care at reduced prices to people with limited income. Also, many hospitals offer financial assistance programs. You must meet income requirements.

For more information, talk to your hospital’s billing department.

## **Indian Health Services (IHS)**

Indian Health Services provides services to American Indians and Alaska natives. It may also provide services to Indians of Canadian or Mexican origin, or to non-Indian women pregnant with an eligible American Indian’s child.

Call **503-326-2020** to find the nearest clinic.

## **Local free clinics**

These clinics offer free health care and are often run by volunteers with donated supplies.

To find a clinic in your area, contact your local SHIBA volunteer at **1-800-562-6900**.

## **Medicaid**

Medicaid provides health care and prescription coverage to people who qualify based on their income, assets, health, disability, and family size. For most Medicaid programs, you must prove your U.S. citizenship.

Call **1-877-980-9180** or to review your eligibility, go to: <http://fortress.wa.gov/dshs/maa/eligibility/index.html>.

## **Tribal clinics**

These clinics offer health care to tribal members and their families. In some smaller communities, tribal clinics may serve the entire community.

For more information, contact your local tribal government.

## Department of Veterans Affairs (VA)

If you are a veteran, you may be entitled to health care and prescription drug coverage through a VA medical facility.

Call **1-877-222-VETS (8387)** or go to: [www.va.gov](http://www.va.gov).

## Buying health insurance

Another way to get help to cover medical costs is to buy a health insurance plan. Below is a list of different options on how to obtain health insurance:

### Private health insurance plans

Private health insurance companies sell health plans to individuals. For a current list of private health insurance plans, read Shopping for Individual Health Care Coverage at [http://www.insurance.wa.gov/publications/health/individual\\_health\\_care\\_coverage.pdf](http://www.insurance.wa.gov/publications/health/individual_health_care_coverage.pdf). Or, call the Insurance Consumer Hotline at **1-800-562-6900** to request a copy.

When you apply for an individual health insurance plan in Washington state, the plan will send you a Standard Health Questionnaire (a health screening). If you fail the screening due to your health, you may be eligible for coverage through the Washington State Health Insurance Pool.

### Washington State Health Insurance Pool (WSHIP)

WSHIP provides health insurance to people turned down by an individual health insurance plan. It provides comprehensive coverage, including a prescription drug benefit. Premiums are based on your age and the type of plan you select.

There are two WSHIP options available to people who are not on Medicare:

- The Standard Plan (Plan 1), which is fee-for-service, allows you to go to the doctor of your choice.
- The Network Plan (Plan 3) uses providers from the First Choice network.

To learn more, call **1-800-877-5187**, or go to [www.wship.org](http://www.wship.org).

## **Employment-based plans**

An employment-based plan is health care coverage you or your spouse, or domestic partner receives from a current or past job or union, or through COBRA (Consolidated Omnibus Budget Reconciliation Act). Examples of employment-based plans include TRICARE for Life, the Public Employees Benefits Board, the Railroad Retirement Board, the Carpenters Union, Boeing, etc.

These plans may help you pay for some or all of your medical care and hospital costs. Benefits vary according to the plan your employer or union purchased. For more information, read your benefit book or call the number on the back of your insurance card.



# Consumers with disabilities who ARE eligible for Medicare

## Supplementing Medicare

Medicare is a major medical plan that provides basic benefits. However, it does not pay 100 percent of all medical bills. Medicare clients pay for premiums, deductibles, and coinsurance. Most clients need some type of plan, policy, or program to fill in the coverage gaps.

People with disabilities face the same gaps in Medicare coverage as people age 65 and older. However, different rules affect these two groups. Following are the primary options available to people with disabilities who want to supplement their Medicare coverage.

### When will I get Medicare?

If you are disabled and you have received Social Security or Railroad Retirement Act disability benefits for 24 months, you are eligible for Medicare coverage in the 25<sup>th</sup> month.

If you have ALS (Amyotrophic Lateral Sclerosis), also known as Lou Gehrig's Disease, you may enroll in Medicare the month your disability benefits begin.

If you have ESRD (End Stage Renal Disease), you are eligible for Medicare if you have one of the following:

- Permanent kidney failure
- Regular dialysis treatment
- A kidney transplant and you are receiving Social Security benefits

For more information, check with your local dialysis center. For a center nearest you, go to [www.nwrenalnetwork.org](http://www.nwrenalnetwork.org).

You may apply for Medicare benefits with the Social Security Administration (SSA). Call **1-800-772-1213**, TTY users: **1-800-325-0778**, or go to [www.ssa.gov](http://www.ssa.gov).

## Medicare benefits and employer plans

If you have a health insurance plan through your work or a family member's job, your employer plan will provide your primary coverage if:

- You are on Medicare due to a disability
- You have coverage through a large group health plan (an employer/employee organization of 100 plus workers)

Medicare will serve as your secondary coverage.

If you are **not** covered by an employer plan, Medicare will serve as your primary coverage.

Be aware that rules are different for End Stage Renal Disease. The rules are based on a 30-month coordination period between Medicare and the employer. For more information about these rules, talk to the financial person who works at your dialysis center or go to [www.Medicare.gov](http://www.Medicare.gov).

## Free or low-cost programs to supplement Medicare

### Medicare Savings Programs

Several Medicare Savings Programs help pay some Medicare expenses for people with limited income and resources. If you are eligible, these programs are free:

- QMB (Qualified Medicare Beneficiary) pays your:
  - o Monthly Medicare Part A (hospital insurance) premium, if any
  - o Medicare Part B (medical insurance) premium
  - o Deductibles and coinsurance
- SLMB (Specified Low-Income Medicare Beneficiary) and QI-1 (Qualified Individual) pays your monthly Medicare Part B premium ONLY.

### Income and asset limits

To qualify for QMB, SLMB, and QI-1, you must meet income and asset requirements (assets do not include your home, car, or your household belongings).

To find out the income levels for each of these programs, read the federal poverty level chart at <http://www.insurance.wa.gov/publications/consumer/>

[FINAL\\_FPL\\_chart.pdf](#). Or, call the Insurance Consumer Hotline at **1-800-562-6900** to request a copy.

For more information on free or low-cost programs to supplement Medicare, contact one of the following agencies:

- Your local Area Agency on Aging at <http://www.aasa.dshs.wa.gov/Resources/clickmap.htm>
- The Department of Social and Health Services (DSHS) through your local Community Service Office at <https://fortress.wa.gov/dshs/f2ws03esaapps/onlinecso/findservice.asp>
- The Medical Assistance Customer Service Center at **1-800-562-3022**

Medicare Savings applications are also available at <https://fortress.wa.gov/dshs/f2ws03esaapps/onlinecso/findservice.asp>

## **Medicaid programs**

Depending on your disability, income and assets, and family size, Medicaid offers different types of health care coverage. Some Medicaid programs offer coverage for some prescription drugs not covered by Medicare's Part D, and help with copays under Part D.

For more information, call the Medical Assistance Customer Service Center **1-800-562-3022**, or go to <https://fortress.wa.gov/dshs/f2ws03esaapps/onlinecso/findservice.asp>.

## **Extra Help (Low Income Subsidy) for Medicare Part D**

If you are eligible for Medicare Savings Programs or Medicaid, you are eligible for Extra Help with Medicare Part D prescription drug coverage. If you qualify, Extra Help covers your premiums and deductibles, and the coverage gap (also called the donut hole).

To apply for Extra Help, contact the Social Security Administration (SSA) at **1-800-772-1213**, TTY users: **1-800-325-0778**, or download an application at [www.ssa.gov](http://www.ssa.gov).

## **Healthcare for Workers with Disabilities (HWD) program**

This program is for people with disabilities age 16 through 64. You must be working and have a monthly net income at or below 220 percent of the federal poverty level.

To see income levels, refer to the federal poverty level chart at [http://www.insurance.wa.gov/publications/consumer/FINAL\\_FPL\\_chart.pdf](http://www.insurance.wa.gov/publications/consumer/FINAL_FPL_chart.pdf). Or call the Insurance Consumer Hotline at **1-800-562-6900** to request a copy.

To apply, call **1-800-337-1835** or **206-341-7433** (both phone numbers also work for TTY users). Choose option 2 for “family or adult medical” and tell the customer service specialist you are calling about The Healthcare Workers with Disabilities Program.

## Private insurance plans to supplement Medicare

### Medicare Advantage plans

Medicare Advantage (MA) plans are a different way to get Medicare Part A (hospital insurance) and Part B (medical insurance). Under these plans, clients get Parts A and B through a private insurance company. Clients continue to pay Part A premiums (if it applies), Part B premiums, and the plans’ premium (if any).

The plan pays for all medically necessary care covered by Original Medicare (Parts A and B). It may also include Part D prescription drug coverage, and added benefits such as eye and hearing exams, yearly routine exams, and wellness classes.



Check with the Office of Insurance Commissioner to make sure an insurance company is allowed to do business in Washington state. Call the Insurance Consumer Hotline at **1-800-562-6900**.

Medicare Advantage plans do not require waiting periods for pre-existing conditions. However, not all plans are available in every county. Some plans may be full and they may not accept new patients at the time. They do not accept new enrollees with End Stage Renal Disease (ESRD).

The most common types of Medicare Advantage plans include:

- Managed care/Health Maintenance Organization (HMO)
- Preferred Provider Organization
- Private-Fee-For-Service
- Medicare Medical Savings Account

**Managed care/HMO:** This plan requires you to get all of your care from a list of providers (except some emergency care). Your plan may require your primary care doctor to give you a referral before you can see a specialist or go to the hospital.

Be aware that, if you have an HMO plan and you choose a stand-alone Medicare Part D plan, your HMO plan will disenroll you and return you to Original Medicare.

**Preferred Provider Organization (PPO):** This plan pays more if you get care from doctors or hospitals that contract with the insurance plan. These doctors and hospitals are referred to as “network” providers. You will pay more if you go to a doctor or hospital not listed in the plan’s network.

Be aware that, if you have a PPO plan and you choose a stand-alone Part D plan, your PPO plan will disenroll you and return you to Original Medicare.

**Private-Fee-For-Service (PFFS):** This plan allows you to choose doctors and hospitals, switch doctors at your discretion, see specialists without a referral, and move or travel in the United States without losing coverage or paying extra. It also covers all Medicare-covered care from any doctor willing to accept it.

However, a doctor or hospital can accept or reject participation with this plan at any time. Check with your health care provider before you sign up for this type of plan, and each time before you get care.

**Medicare Medical Savings Account (MSA):** These Medicare plans are similar to Health Savings Accounts available for people without Medicare. They have two parts. The first part is a high-deductible health insurance plan. This insurance plan will pay for covered costs after you meet the annual deductible. It does not provide prescription drug (Part D) coverage. But you may join a stand-alone Part D plan.

The second part is a savings account Medicare deposits money into so you can pay your health care costs. You may use your savings account to pay the deductible on your high-deductible health plan. You may also use it to pay for any other qualified expenses your plan does not cover, such as vision and dental fees, and over-the-counter drugs. And, the funds are not subject to income tax.

Review the SHIBA HelpLine chart *Medicare Advantage plans offered in Washington state* to find out which ones:

- Are available in your area
- Include Part D coverage

This chart is available at [http://www.insurance.wa.gov/shiba/medicare\\_advantage\\_plans.shtml](http://www.insurance.wa.gov/shiba/medicare_advantage_plans.shtml). Or, call the Insurance Consumer Hotline at **1-800-562-6900** to request a copy.

To compare plan features and benefits, go to [www.medicare.gov](http://www.medicare.gov) or call **1-800-MEDICARE (633-4227)**.

## Other types of Medicare Advantage plans

There are other types of Medicare Advantage plans for people with special needs, such as people who live in nursing homes or who have certain chronic medical conditions. These plans include Special Needs plans, PACE plans, Cost plans, and Demonstration plans. For more information, refer to the *Medicare and You* booklet, or find it online at [www.medicare.gov](http://www.medicare.gov). You also can call **1-800-MEDICARE (633-4227)** to request a copy.

For more information about Medicare Advantage plans available in Washington state, go to [www.insurance.wa.gov](http://www.insurance.wa.gov) and read our publications on:

- *Medicare Advantage plans: What you need to know before you buy* (Available online at: [http://www.insurance.wa.gov/publications/medicare/MA\\_Plans\\_Know\\_What\\_To\\_Buy.pdf](http://www.insurance.wa.gov/publications/medicare/MA_Plans_Know_What_To_Buy.pdf))
- *Medicare Advantage enrollment timelines* (Available online at: [http://www.insurance.wa.gov/publications/medicare/MA\\_Enrollmt\\_Timeline.pdf](http://www.insurance.wa.gov/publications/medicare/MA_Enrollmt_Timeline.pdf))

Or, call the Insurance Consumer Hotline at **1-800-562-6900** to request a copy.

## Medicare Special Needs Plan (SNP)

Special Needs Plans are a type of Medicare Advantage plan offered to people:

- With specific diseases or conditions
- Who live in certain institutions, such as nursing homes or
- Who have both Medicare and Medicaid

Special Needs Plans tailor their benefits, provider network, and drug lists to best meet the needs of the specific group they serve. If you join one, you may have to see a provider who belongs to your plan, or go to certain hospitals to get covered services. If you have both Medicare and Medicaid, it is important that you contact the plan before you enroll to find your exact costs.

## **Medigap (Medicare Supplement) plans**

Medigap plans are private health insurance policies that provide you with a way to pay for the gaps in coverage left by Medicare. You must enroll in Medicare Part B to buy a Medigap plan. If you want prescription drug (Part D) coverage, you must separately enroll in a Part D plan, either through the same insurance company, or a different company.

For Medigap rates, read the online chart *Approved Medigap (Medicare Supplement) plans for people with disabilities* at <http://www.insurance.wa.gov/publications/medicare/MedigapPlansDisabilities.pdf>. Or, call the Insurance Consumer Hotline at **1-800-562-6900** to request a copy.

If you are under age 65 and eligible for Medicare due to a disability, insurance companies may decline to sell you a Medigap plan.

## **Washington State Health Insurance Pool (WSHIP)**

If an insurance company turns you down, you may apply for health coverage through the Washington State Health Insurance Pool (WSHIP). WSHIP offers the “Basic Plan” to people who are enrolled in Medicare Parts A and B, and who are unable to buy a Medigap plan from a private health insurance company.

For more information, call **1-800-877-5187** or go to [www.wship.org](http://www.wship.org).



# Appendix A – Health insurance options

	<b>If you are not eligible for Medicare, you may qualify for:</b>	<b>If you are eligible for Medicare, you may qualify for:</b>
<p><b>Free or low income</b> (If you meet eligibility requirements, you may qualify for some of these programs.)</p>	<ul style="list-style-type: none"> <li>• Medicaid</li> <li>• Healthcare for Workers with Disabilities Program (HWD)</li> <li>• Basic Health Plan</li> <li>• Community health clinics</li> <li>• Local free clinic</li> <li>• Hospital Charity Care</li> </ul>	<ul style="list-style-type: none"> <li>• Medicare Savings Programs (QMB/SLMB/QI-1)</li> <li>• LIS (Part D Extra Help)</li> <li>• Medicaid</li> <li>• Community health clinics</li> <li>• Local free clinics</li> <li>• Hospital Charity Care</li> <li>• HWD</li> </ul>
<p><b>Private health coverage</b></p>	<ul style="list-style-type: none"> <li>• Private health insurance plans</li> <li>• WSHIP (Provider Network Plan or Standard Plan)</li> </ul>	<ul style="list-style-type: none"> <li>• Medicare Advantage plans</li> <li>• Limited Medicare Supplement plans (for people under age 65)</li> <li>• WSHIP (Basic Plan)</li> </ul>
<p><b>Employment-based plans</b></p>	<ul style="list-style-type: none"> <li>• Current or past job or union</li> <li>• COBRA</li> </ul>	<ul style="list-style-type: none"> <li>• Current or past job or union</li> <li>• COBRA</li> </ul>
<p><b>Other health coverage</b> (If you meet eligibility requirements, you may qualify for some of these programs.)</p>	<ul style="list-style-type: none"> <li>• Dept. of Veterans Affairs (VA)</li> <li>• Indian Health Services (IHS)</li> <li>• Tribal clinics</li> </ul>	<ul style="list-style-type: none"> <li>• VA</li> <li>• IHS</li> <li>• Tribal clinics</li> </ul> <p>Note: VA and IHS do not coordinate their benefits with Medicare, but you can have VA and Medicare or IHS and Medicare benefits at the same time, and use the one that works best for your health care situation.</p>

# Need more help?

Call our Insurance Consumer Hotline!

**1-800-562-6900**

Our professional consumer advocates enforce insurance law and can investigate complaints against insurance companies and agents on your behalf.

We also offer individual counseling and group education on health care issues in your communities. Our highly trained Statewide Health Insurance Benefits Advisors (SHIBA) HelpLine volunteers can help you understand your rights and options regarding health care coverage, prescription drugs, government programs, long-term care options, and more.





LOCAL HELP FOR PEOPLE WITH MEDICARE

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