

Health insurance options for people with disabilities





Table of Contents

Introduction.....	1
Consumers with disabilities who are NOT eligible for Medicare.....	3
Buying health insurance	3
Disability-related programs	4
Free or low-cost programs and services.....	5
Employment-based plans	7
Consumers with disabilities who ARE eligible for Medicare	9
Supplementing Medicare	9
Medicare benefits and employer plans.....	10
Free or low-cost programs to supplement Medicare	10
Private insurance plans to supplement Medicare	12
Additional resources you may want to consider	15



Introduction

This publication will help you understand your options. For more information, contact the:

Statewide Health Insurance Benefits Advisors (SHIBA)

Phone: 1-800-562-6900

Web: www.insurance.wa.gov/shiba

This publication does not imply endorsement of any options by SHIBA 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 website addresses have changed.



Consumers with disabilities who are NOT eligible for Medicare

Buying health insurance

Buy an individual health plan

If you don't have health insurance through an employer, you can buy an individual health plan during the annual open enrollment period. You can either buy a plan directly from an insurer or through Washington state's health Exchange, the Washington Healthplanfinder. If you buy a plan through the Exchange, you may qualify for help paying your premium.

In our state, you can buy individual health insurance for you and/or your family members during the open enrollment period (Nov. 1 – Jan. 31):

- **Through the Washington Healthplanfinder (www.wahealthplanfinder.org or 1-855-923-4633)** - An online marketplace where you can compare plans and you may get help paying your premium, depending on your income.
- **Directly from a health insurance company, agent or broker** - Additional health plans are available outside of the Washington Healthplanfinder, but if you buy directly from an insurance company, or agent or broker, you don't get help paying your premium.

Be aware though that some individual health plans may not be available where you live. To see if a plan's available in your county, check out our map of individual health plans and their rates by county at www.insurance.wa.gov/your-insurance/health-insurance/individuals-families/health-plans-rates/.

In addition, if you have a qualifying event, you may be able to get a special enrollment period to buy an individual health plan outside of the annual open enrollment period. For more information, go to www.insurance.wa.gov.

You might qualify for Apple Health

If you can't afford to buy health insurance, or keep the coverage you have, you may qualify for Apple Health (Medicaid). This program serves all ages and provides medical, dental, vision and mental health coverage. To apply, enrollment is open all year long. To find out if you qualify, go to www.wahealthplanfinder.org or call 1-855-923-4633.

Help with the Washington Healthplanfinder

If you need additional language or disability accommodations, you may call 1-855-WAFINDER (1-855-923-4633).

The TTY Customer Support number is 1-855-627-9604.

Written information is also available upon request in other formats, such as large print, audio, and accessible electronic formats.

Disability-related programs

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

Breast, Cervical and Colon Health Program

The Department of Health administers this program, which provides free breast, cervical, and colon cancer screening to low-income people in Washington state.

Web: www.doh.wa.gov/YouandYourFamily/IllnessandDisease/Cancer/BreastCervicalandColonHealth

Phone: 1-888-438-2247

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 offer some financial and support services' resources.

Contact your local group, for specific contact information, run a web search on the Internet. The Department of Health also provides information and resources for other diseases: www.doh.wa.gov/YouandYourFamily/IllnessandDisease

Early Intervention Program (EIP)

The Early Intervention Program provides services to help eligible people with HIV get medications and assistance for medical and dental care and help paying their insurance premiums and deductibles. To qualify, clients must provide proof of HIV positive status, live in Washington state, and meet family income guidelines.

Phone: 1-877-376-9316

Evergreen Health Insurance Program (EHIP)

If you have HIV or AIDS, this program can help you pay for your insurance premiums. You must qualify for the Early Intervention Program (EIP).

Web: www.ehip.org

Phone: 1-800-945-4256 or 206-323-2834

Tuberculosis

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

Web: www.doh.wa.gov/AboutUs/PublicHealthSystem/LocalHealthJurisdictions

Phone: Find the nearest health department office by county by searching on the Internet

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:

Apple Health

To apply, enrollment is open all year long.

If you can't afford to buy health insurance, or keep the coverage you have, you may qualify for Apple Health (Medicaid). This program serves all ages and provides medical, dental, vision and mental health coverage. Enrollment is open all year long. To find out if you qualify, go to www.wahealthplanfinder.org or call 1-855-923-3633.

Community health centers

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

Web: www.wacmhc.org (to find the nearest community health center)

Phone: 360-786-9722

DSHS Division of Developmental Disabilities (DDD) Services

The Department of Social and Health Services (DSHS) offers help to people with developmental disabilities and their families to obtain services and support based on individual preference, capabilities and need.

Web: www.dshs.wa.gov/ddd/services.shtml

Free/low-cost/sliding scale clinics

NeedyMeds maintains a database on free/low-cost/sliding fee clinics, searchable by zip code or state.

Web: www.needymeds.org/free-clinics

Healthcare for Workers with Disabilities (HWD) program

This program is for people with disabilities age 16 through 64. You must be working and your monthly net income must meet federal poverty level guidelines. The premium you pay is based on a sliding scale. Monthly premiums cannot be more than 7.5 percent of your total monthly income.

Web: www.dshs.wa.gov/onlinecso/hwd.shtml

Phone: 1-800-871-9275 or 206-272-2169

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 Service (IHS)

IHS 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.

Web: www.ihs.gov/findhealthcare/

Phone: 503-414-5555 (to find the nearest clinic) or contact your local tribal clinic

Washington Healthcare Access Alliance

These clinics in various counties offer free health care, which volunteers often run with donated supplies.

Web: www.wahealthcareaccessalliance.org/

Washington State Department of Veterans Affairs (VA)

If you're a veteran, you may qualify for health care and prescription drug coverage through a VA medical facility.

Web: www.dva.wa.gov

Phone: 1-800-562-2308

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 program that provides basic benefits. However, it doesn't 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're disabled and you've received Social Security or Railroad Retirement Act disability benefits for 24 months, you're eligible for Medicare coverage in the 25th month.

If you have ALS (Amyotrophic Lateral Sclerosis) and are under age 65, also known as Lou Gehrig's Disease, your Medicare benefits start the first month you receive your disability benefit.

If you have ESRD (End Stage Renal Disease), you're 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.

You can 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.socialsecurity.gov.

SSA also offers compassionate allowances as a way of quickly identifying diseases and other medical conditions that would qualify under the listing of impairments. For a list of compassionate allowances conditions, go to: www.ssa.gov/compassionateallowances/conditions.htm

Medicare benefits and employer plans

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

- You're under age 65 and on Medicare due to a disability; and
- 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 **aren't** 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.

Free or low-cost programs to supplement Medicare

Medicare Savings Programs

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

- QMB (Qualified Medicare Beneficiary) pays your:
 - * Monthly Medicare Part A (hospital insurance) premium, if any
 - * Medicare Part B (medical insurance) premium
 - * 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).

MSP income guidelines are up to 135 percent of the Federal Poverty Level. To find out the income levels for each of these programs, go to our web page “Need help paying for Medicare?” at www.insurance.wa.gov. 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 www.dshs.wa.gov/ALTSA/resources
- The Department of Social and Health Services (DSHS) through your local Community Service Office at www.dshs.wa.gov/onlinecso/findservice.shtml
- The Medical Assistance Customer Service Center at 1-877-501-2233

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 Part D.

Web: www.washingtonconnection.org

Phone: 1-877-501-2233

Extra Help (Low-Income Subsidy) for Medicare Part D

If you're eligible for Medicare Savings Programs or Medicaid, you're 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, contact the Social Security Administration (SSA):

Web: www.socialsecurity.gov

Phone: 1-800-772-1213, TTY users: 1-800-325-0778

Healthcare for Workers with Disabilities (HWD) program

This program is for people with disabilities age 16 through 64. You must be working and your monthly net income must meet or be below the federal poverty level of the 220 percent guidelines. There is no asset test for this program. The premium you pay is based on a sliding scale. Monthly premiums cannot be more than 7.5 percent of your total monthly income and will be based on a sliding-fee scale. American Indians and Alaska Natives are exempt from paying premiums.

Web: www.dshs.wa.gov/onlinceso/hwd.shtml

Phone: 1-800-871-9275 or 206-272-2169

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 must have both Medicare Parts A and B, and 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, vision and hearing exams, yearly routine exams, health club membership and wellness classes.

Medicare Advantage plans do not require waiting periods for pre-existing conditions. However, not all plans are available in every county. Plans do not accept new enrollees with End Stage Renal Disease (ESRD).

Medicare Advantage plans available in Washington state require you to access their own Part D prescription drug coverage instead of buying a separate Part D stand-alone plan.

Some plans do not include Part D prescription drug benefits and you cannot buy a separate Part D stand-alone plan.

The most common types of Medicare Advantage plans include:

- **Health Maintenance Organization (HMO):** This plan is also known as managed care and 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.
- **Preferred Provider Organization (PPO):** You'll pay less 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.

Review the list of Medicare Advantage plans offered in Washington state to find out which ones:

- Are available in your area
- Include Part D coverage

Web: www.insurance.wa.gov

Phone: 1-800-562-6900 (to request a copy)

To compare plan features and benefits, go to:

Web: www.medicare.gov

Phone: 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 both Medicare and Medicaid. For more information, refer to the *Medicare and You* booklet, or find it online at 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:

Web: www.insurance.wa.gov

Phone: 1-800-562-6900 to request information

Medicare Special Needs Plan (SNP)

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

- Live in certain institutions, such as nursing homes or
- 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's important you contact the plan before you enroll to find out 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 both Medicare Parts A and B to buy a Medigap plan. However, there are a limited number of Medigap plans available for people under age 65. If you want prescription drug (Part D) coverage, you must separately enroll in a Part D plan.

To see Medigap rates go to:

Web: www.insurance.wa.gov

Phone: 1-800-562-6900 to request a copy

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.

You'll need to buy a separate stand-alone Part D plan for your prescription drug coverage.

You must live in a county where there is no reasonable choice of Medicare Advantage plans. To find out if your county has no reasonable choice of Medicare Advantage plans, go to www.wship.org/medicare_eligibility.asp

For more information, call 1-800-877-5187.

Additional resources you may want to consider

Can't afford coverage:

www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/

Dental insurance and programs:

www.insurance.wa.gov/your-insurance/health-insurance/dental/

Prescription drugs:

www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/help-paying-for-prescriptions/documents/paying-for-prescription-drugs.pdf

Vision and hearing resources:

www.insurance.wa.gov/your-insurance/health-insurance/cant-afford/vision-hearing-programs/

Need more help?

Call our Insurance Consumer Hotline!

1-800-562-6900

www.insurance.wa.gov

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) volunteers can help you understand your rights and options about health care coverage, prescription drugs, government programs, long-term care options, and more.



LOCAL HELP FOR PEOPLE WITH MEDICARE

This publication was supported in part by a grant (No. 90ST 10010) from the U.S. Administration for Community Living, U.S. Department of Health and Human Services.

