

Demographic	PRIVATE HEALTH INSURANCE			PUBLICLY SPONSORED PROGRAMS						
	Small businesses (2-50 employees)	Individuals recently covered by an employer health plan	Individuals & families	Individuals with expensive medical conditions	Low income individuals and families	Children in moderate income families	Women	Adults with no Children	Seniors and Disabled	Trade Dislocated Workers (TAA recipients)
Plan	<p><b>Group Health</b></p> <p>Michigan Association of Health Underwriters</p> <p>www.mahu.org</p>	<p><b>COBRA</b></p> <p>and then</p> <p><b>HIPAA</b></p> <p>Health Insurance Portability and Accountability Act</p> <p>866-4-USA-DOL</p> <p>www.dol.gov</p>	<p><b>Individual Plans</b></p> <p>Michigan Association of Health Underwriters</p> <p>www.mahu.org</p>	<p><b>Blue Cross/Blue Shield of Michigan</b></p> <p>800-843-6447</p> <p>www.bcbsm.org</p>	<p><b>Medicaid and Healthy Kids</b></p> <p>800-642-3195</p> <p>www.michigan.gov/mdch</p>	<p><b>MiChild</b></p> <p>800-843-6447</p> <p>888-988-6300</p> <p>www.michigan.gov</p> <p>Search under "Health Coverage"</p>	<p><b>Breast and Cervical Cancer Control Program</b></p> <p>800-922-MAMM</p> <p>www.michigan.gov/mdch (click on "Prevention")</p>	<p><b>Adult Medical Program</b></p> <p>aka Adult Benefits Waiver</p> <p>www.michigan.gov/mdch</p> <p>Contact local Department of Human Services</p>	<p><b>Medicare</b></p> <p>800-633-4227</p> <p>800-MEDICARE</p> <p>www.medicare.gov</p> <p><b>Medicare Prescription Drug Program</b></p> <p>800-633-4227</p> <p><b>Medicare/Medicaid Assistance Program</b></p> <p>800-803-7174</p>	<p><b>Health Coverage Tax Credit</b></p> <p>866-628-HCTC</p> <p>www.irs.gov (key word HCTC)</p>
Coverage	<p>If uninsured for previous 1-6 months, a waiting period for coverage of pre-existing conditions may apply</p> <p>Benefits will vary depending on the chosen plan</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>COBRA /Mini-COBRA coverage is available for up to 18 months depending on qualifying events, must have 20 employees or more</p> <p>COBRA benefits are the same as what you had in your group coverage</p> <p>After COBRA expires, HIPAA individual plan conversion benefits are based on the program selected, no expiration</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Assorted plans depending on medical needs</p> <p>There is a 6-month look-back and 12-month exclusionary period limit for pre-existing conditions in traditional individual market health insurance products in Michigan</p> <p><i>Limits on pre-existing health conditions may apply</i></p>	<p>Plans vary depending on applicant needs</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Ambulance, dental, doctor visits, family planning, health checkups, hearing and speech, home health care, hospice, hospitalization, lab and X-rays, immunizations, medical supplies, nursing home care, medicine, mental health care, personal care services, prenatal care, surgery, vision, substance abuse treatment, physical therapy</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Regular checkups, shots, emergency care, dental care, hospital, pharmacy, hospital care, prenatal care and delivery, vision and hearing, mental health and substance abuse services</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Cancer screening services and follow-up care, including cancer treatment if that should be needed</p>	<p>Basic medical care, pharmacy, no-inpatient</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Medicare offers two standard plans, A: Hospital Insurance and B: Medical Insurance, as well as several supplemental and 'advantage' plans</p> <p><i>Pre-Existing Health Conditions Covered</i></p>	<p>Will cover COBRA 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>Under BCBS of MI options are: Health Coverage Community Blue Option with RX Plan 1 or the Blue Value Option 9 with RX Plan 2</p> <p><i>Pre-Existing Health Conditions Covered</i></p>
Eligibility	<p><b>GUARANTEED COVERAGE</b></p> <p>Company size 2-50 employees</p> <p>Two employees must work for at least 6 months out of the year, and work 20 hours per week 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><b>GUARANTEED COVERAGE</b></p> <p>All coverage terminated within the last 60 days (COBRA), or 63 days (HIPAA) for reasons other than gross misconduct or fraud</p> <p>For HIPAA, recently covered by a group program or a COBRA plan for 18 continuous months (COBRA option must have been selected if available and exhausted)</p> <p>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 BCBSM (see next column)</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Cannot be eligible for COBRA, or government programs (must have exhausted this option)</p> <p>HMOs in the state must offer guarantee issue coverage to residents during annual open enrollment periods</p> <p>Must be Michigan resident</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Limited assets such as cash, savings, stocks and bonds (except for pregnant women and children)</p> <p>Pregnant women and infants up to 185% FPL; if income is too high, apply for MOMS</p> <p>Children age 1-5 up to 133% FPL, age 6-19 up to 100% FPL (also the disabled)</p> <p>Non-Working Parents: 35% FPL Working Parents: 59% FPL</p> <p>Medically Needy Individual: 57% FPL Medically Needy Couple: 56% FPL</p> <p>SSI Recipients: 74% FPL</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Low income children up to 200% FPL and uninsured</p> <p>Must be ineligible for Medicaid</p> <p>Residents and U.S. citizens</p> <p>Families who voluntarily drop employer-based comprehensive insurance must wait six months to enroll</p> <p>If families drop private insurance, they may immediately enroll in MiChild</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Have an income 250% FPL or lower</p> <p>Be uninsured or underinsured for these tests and</p> <p>Be age 40 - 64 for breast/cervical cancer screening and for diagnostic follow-up of breast/cervical abnormalities or</p> <p>Be age 18 - 39 and have been identified with a cervical abnormality through the Family Planning program (Title X)</p> <p>Note: Women who are enrolled in a managed care program, a health maintenance organization, or Medicare Part B are not eligible for the BCCC</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Uninsured, ineligible for Medicaid, meet income and assets test</p>	<p><b>GUARANTEED COVERAGE</b></p> <p>Age 65 and older</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>Also see BCBSM</p>
Monthly Cost	<p>Costs depend on employer contribution and ± 45% of the insurance company's index rate</p>	<p>Costs depend on previous employer contribution plus a 2% administrative fee; HIPAA could be higher</p> <p>Individual coverage is also available and may be less expensive, see next column</p>	<p>Costs for individual coverage varies</p>	<p>Rates are not restricted and will depend on plan (BCBSM does community rating)</p>	<p><b>\$0</b> or minimal share-of-cost and no co-pays</p> <p><b>\$5</b> monthly payment per family for children</p>	<p><b>\$5</b> monthly premium and no co-pays</p>	<p><b>\$0</b></p>	<p><b>\$0</b> or small share of cost</p>	<p><b>\$0</b> and share of cost for certain services; deductibles for certain plans</p>	<p><b>65%</b> of the insurance premium</p>

**Other programs & resources**

**Michigan Dental Program**  
888-826-6565

**Family Planning**  
517-373-3740  
TTD: 517-373-3573

**Adult Medical Program**  
800-642-3195

**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.

Programs and plan availability, eligibility requirements, costs, and coverages are subject to change.

"Guaranteed Coverage" means you cannot be turned down due to your health conditions.

"FPL" means Federal Poverty Level. See explanation on reverse side of this Matrix.



## 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	\$213	\$426	\$638	\$689	\$851	\$1,132	\$1,489	\$1,702	\$2,128	\$2,553
2	285	571	856	924	1,141	1,518	1,997	2,282	2,853	3,423
3	358	716	1,073	1,159	1,431	1,903	2,504	2,862	3,578	4,293
4	430	861	1,291	1,394	1,721	2,289	3,012	3,442	4,303	5,163
5	503	1,006	1,508	1,629	2,011	2,675	3,519	4,022	5,028	6,033
6	575	1,151	1,726	1,864	2,301	3,060	4,027	4,602	5,753	6,903
7	648	1,296	1,943	2,099	2,591	3,446	4,534	5,182	6,478	7,773
8	720	1,440	2,161	2,333	2,881	3,832	5,041	5,762	7,202	8,643

- A pregnant woman counts as two for the purpose of this chart.
- Add \$290/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. 72, No. 15, January 24, 2007, pp. 3147-3148. Monthly and yearly percentage data calculated by FHCE and rounded to the nearest dollar and cent, respectively.

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

**Bureau of Primary Health Care**  
888-ASK-HRSA  
[www.ask.hrsa.gov/pc](http://www.ask.hrsa.gov/pc)

(Search tool by zip code)

**Department of Health and Human Services**  
[www.hhs.gov](http://www.hhs.gov)

(Various health care search tools)

**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)

**Michigan Department of Community Health**  
[www.michigan.gov/mdch](http://www.michigan.gov/mdch)

(State program information)

### Laws and regulations

**Michigan Department of Financial Insurance Services**  
517-373-0220  
877-999-6442  
[www.michigan.gov/cis](http://www.michigan.gov/cis)

(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

**Michigan Association of Health Underwriters**  
[www.mahu.org](http://www.mahu.org)

(State organization of insurance brokers)

## MICHIGAN

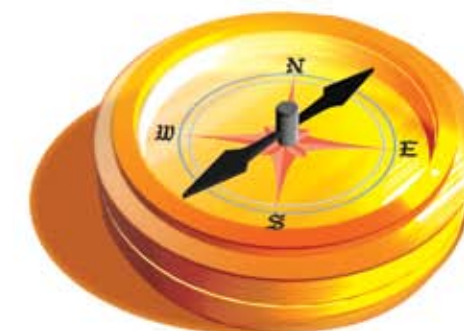
# Health Care Options Matrix™



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.

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