

What do I do if I lose my Health Insurance?

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As we all try to remain afloat during these difficult financial times, along with the major losses of jobs in Ohio, many lose their employer sponsored health insurance. For those with pre-existing health conditions, it may be difficult if not impossible to get individual coverage, even if you can afford it. So what should you do?

You should explore every option and make sure you know what those avenues are before you need them. Any parent with children can attest to the fact that having these options can be a godsend if your child gets sick, has an accident or injury. A major illness or hospitalization can be both a catastrophic event both physically and financially. Even a very short stay in a hospital can exceed \$10,000 in charges. Your best defense is a good offense. Be prepared. Know your options for if and when you need them.

If you are now self employed, you should seek the help of the small business administration or collaborative in the area. They often can direct you to lower cost alternatives.

If you were previously employed with health insurance, you may be able to keep your insurance if you pay for it. Unfortunately, you would have to pay for both your part and the part your employer paid in the past. This could be a significant amount of money, but if your budget can stand it, it may be a wise investment.

If your spouse is still employed, review their documents so you can know if you or your family can be added to his or her plan . There are often specific times you can make changes such as what's called "open enrollment".

If your income is low enough you may qualify for state assistance through Medicaid. Even if your income is too high for Medicaid guidelines, there are alternatives to buy into the program for you or your children. The Department of Jobs and Family Services can help you with this choice.

If you don't qualify for any assistance, choose a physician and hospital to work with. You may have to make a few phone calls, but you need to ask. They often

have self pay programs that allow you to get services through clinics and outpatient areas. Many other facilities have sliding payment scales that allow you to pay for your healthcare and prescriptions discounted based on your income. Your county office can help.

Don't use the emergency room for your primary care. It is the highest cost of all medical services. Although you may not have the ability to pay now because of your job loss, those bills may follow you when you return to the job market. Find a primary care doctor or clinic and establish a relationship with them. Many understand and will work with you to get the care you need.

Explore the free services available in the county. Besides the free clinics, go to health fairs and open houses at your local hospitals. In addition to free testing for blood pressure and diabetes, they can direct you to the best and least expensive place that can provide the healthcare that is right for you and your family.

These are tough financial times. Maintaining your health and the health of your family is important, gives you peace of mind and allows you to focus on the recovery from any financial setback through job loss.
