Insurance Options for Cancer Survivors

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You’ve gone from this to this... And sometime along the way, had cancer
AND ...
either you or your parents are panicked that you will NEVER get health insurance!
Good News, Everyone!

You have Options!
What's new?
Health Care Reform - 2010

• Insurance companies can no longer deny coverage to children (below age 19) with pre-existing illnesses.

• YOU can stay on your parent’s insurance policies until you turn 26 years old.
Cont. 2010

• If you have not had health insurance for the last 6 months, you will receive a subsidy to enroll in high-risk insurance pools run by the states (WSHIP).

• If you are on Medicare recipients and spend more than $2,830 the Feds will send you a $250 rebate.
• Insurers will not be able to rescind policies to avoid paying medical bills when a person becomes ill.

• Lifetime limits on benefits and restrictive annual limits will be prohibited.
$75,000 or $100,000 in health insurance coverage every year

Generally, you must wait nine months from the day your coverage begins before Washington Health covers pre-existing conditions, except for maternity care and prescription drugs. The pre-existing condition waiting period does not apply to children up to age 19.
Who can apply?

Any Washington resident who is a citizen or national of the United States or who is lawfully present in the United States who has:

- been uninsured for at least six months before applying
- a pre-existing medical condition (Cancer including lymphoma and leukemia)
How much does it cost?

<table>
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<th>Smoker</th>
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</table>
Assuming it isn’t appealed
Health Care bill 2011-2014

• More benefits for folks on Medicare

• In 2013, many of the new taxes and fees that will pay for the new health care bill will go into effect.

• In 2014, the majority of Americans will gain benefits from the new health care bill.
Insurance companies can not deny coverage on the basis of pre-existing conditions.

Medicare will also expand to cover all Americans with income up to 133 percent of the federal poverty level (about $27,000 per year for a family of 4).
Cont. 2011-2014

- Small businesses will receive a tax credit to help them provide coverage to their employees.

- The insurance industry will also be required to pay an annual fee to help pay for the exchanges that will cover all citizens that cannot otherwise receive insurance.
BUT what about NOW?

• If you work for an employer with a group health insurance plan, you will not be denied coverage. They can’t say NO. (and, don’t tell them you are a cancer survivor when you are interviewing.)
Other options

• Parents don’t have insurance and you can’t afford it…
  – DSHS medical for folks who are low income
  – Get on the waiting list for Basic Health Plan
  – Apply for Charity Care if you have hospital expense
  – Have a medical bill with a Dr. – pay him $10 a month.
What is Charity Care?

• Charity care is for low income people and eligibility is determined by your monthly income and the number of people in your family.

• Charity care applies to “appropriate hospital-based medical services,” but not to services provided by non-hospital staff.

• It covers services within the hospital. It does not cover physicians services during surgery or outside of the hospital.
How do I qualify for Charity Care?

Income and Family Size
- Income is based on the Federal Poverty levels that change each April. It looks at the number of people in your household and the total household income. Usually you can expect a lot of help if you are at 100% FPL ($22,050 for a family of 4)
- 101% - 200% (44,100 for family of 4) FPL – eligible for some discount
  » Hospital must develop sliding fee schedule.
- Consider your income at time of service vs. time of bill
  » You can apply for Charity Care at anytime.
  » You become unemployed after your hospital treatment and now can apply for Charity Care.
- Assets may be taken into account.
How to I apply for Charity Care?

• Don’t let not having insurance prevent you from going to a public or non profit hospital.
  – Ask for the ONCOLOGY SOCIAL WORKER, PATIENT NAVIGATOR or PATIENT ADVOCATE. Tell them you need HELP!

• Hospitals provide notice of Charity Care or similar programs
  – Don’t be afraid to ask!
  – “I want to be responsible for my bill, but I can’t afford to pay it. What kind of help does your hospital have for low income patients?”
Just in case you are thinking about catastrophic or high deductible insurance

It is NOT considered credible coverage by the insurance industry and you will have to complete the much dreaded HEALTH QUESTIONNAIRE. NONE of us will pass it.
If you have health insurance but can not afford it

Under age 19 – First Hand Foundation
(www.cerner.com/firsthand)

You are “under-insured” – can’t afford co-pays, insurance premium, other out-of-pocket medical expenses
(www.healthwellfoundation.org)
Patient Advocate Foundation

www.patientadvocate.org

For specific cancers there is sometimes assistance:

Sarcoma

Leukemia & Lymphoma (National/Local)

Brain Tumors
Other support

• Surviving and Moving Forward
  www.thesamfund.org

• National Foundation for Transplants
  www.transplants.org

• National Transplant Assistance Fund
  www.transplantfund.org

• National Children’s Cancer Society
  www.nationalchildrenscancersociety.com
Who we are…

• Cancer Lifeline provides survivorship services to ALL people living with cancer.

• Paying for Cancer provides FINANCIAL navigation to folks affected by cancer.

• 206-832-1282