

How to Get Affordable Health Care in Cleveland

2008

Compiled by
The Health Insurance Resource Center
www.ahirc.org

**The Actors Fund,
for everyone
in entertainment.**

Celebrating 125 years.

The Health Insurance Resource Center was created in 1998 by **The Actors Fund**, with a grant from the National Endowment for the Arts, to help people in entertainment and the arts find affordable health care coverage. With in-person counseling in New York and Los Angeles, national telephone support, an Internet database of resources (www.ahirc.org) with over a half-million visitors each year, and more than a hundred *Getting and Keeping Health Insurance* workshops offered at arts, cultural, and human services organizations throughout the country, HIRC works to reduce the number of uninsured artists and expand access to quality, affordable health care.

For more information, contact us at 212.221.7300 ext. 265 or on the web at www.ahirc.org, or visit any of the websites listed in this booklet. The editor of *The Actors Fund Guides to Health Care* is Renata Marinaro. Thanks to Abby Maier of COSE Arts Network, Patricia Starr of COSE, and Megan Van Voorhis of CPAC for their help with this guide.

The COSE Arts Network, in partnership with the Community Partnership for Arts and Culture (CPAC), creates an opportunity for the arts and business worlds to intersect through educational and networking events, access to resources, unique promotional opportunities and monthly programming tailored to the needs of professional artists. For more information visit www.cosearts.org or call 216-592-2472.

COSE, Northeast Ohio's largest small business support organization, helps small businesses grow and maintain their independence. Comprised of more than 17,000 member companies, COSE is a one-stop resource for group purchasing programs, health products, business resources, operations products, networking, education, and legislative advocacy. For more information visit www.cose.org

CPAC is a Cleveland-based, seven-county, nonprofit arts and culture service organization. CPAC's mission is to strengthen and advance the arts and culture sector as an essential asset in building a thriving community. CPAC achieves its mission by providing strategic assistance to individual artists and arts and culture organizations in three core competency areas: capacity building, public policy and research. To learn more, visit www.cpacbiz.org or call 216-575-0331.

► Why do I need health insurance?

- ✓ Access to quality health care is directly tied to having health insurance. Without health insurance or unlimited funds, you will have little or no say in the care you receive or in the choice of providers of that care.
- ✓ The cost of care is so great that a surgery, a day or two in the hospital, treatment for a chronic condition, a prescription for on-going drug therapy, or even several hours in a hospital emergency room can throw you into considerable, even ruinous debt, if you are uninsured.
- ✓ People without health insurance frequently delay care, and are more likely to be sicker when they seek care. Not surprisingly, the mortality rates for cancer and other diseases are higher among the uninsured.

► What are my rights and protections?

Your rights vary depending on whether you purchase insurance as an individual, under a group plan, or as a small business owner. If you are not insured through your employer, union, or some other type of group, **you are currently not guaranteed the right to buy health insurance in Ohio.** Private insurers can refuse to sell you insurance because of your health status, or exclude a pre-existing condition from coverage, or charge you a higher premium based on your age, gender, or pre-existing medical condition. Insurers can count as pre-existing conditions those for which you received - or, in their opinion, should have sought - medical advice in the 6 months prior to joining their plan. If you have a break in insurance coverage of 63 days or more (under a group plan) or 30 days or more (under an individual plan), you may face a pre-existing condition exclusion period. Coverage for pre-existing conditions can be excluded for a maximum of 12 months. Insurers can also impose an elimination rider, which permanently excludes coverage of a health condition and/or entire body system.

However, all insurers in Ohio must offer an annual **open enrollment period** during which you are guaranteed access to “basic” and “standard” plans regardless of your health status. To buy either type of plan during this period, you cannot be eligible for any other group health plan, COBRA, state continuation coverage, or Medicare. Both types of plans cover hospital and doctor services. For more information on open enrollment periods visit www.ohioinsurance.gov/Forms/ins9031.pdf

HIPAA is a law that guarantees you access to insurance coverage if: 1) you had at

least 18 months of continuous insurance coverage, the last day of which was under a group plan, 2) you have exhausted any COBRA coverage which was available to you, and 3) you are not eligible for any public or group health plans. People who are HIPAA eligible are exempted from pre-existing condition exclusion periods and do not have to wait for open enrollment periods; they can buy individual insurance any time during the year.

Please note that **in the case of an emergency, federal law protects you from being denied care in an emergency room, regardless of your insurance status and ability to pay.**

For easy-to-understand information on your rights as a consumer, visit www.healthinsuranceinfo.net.

► How can I get health insurance in the Cleveland area?

You have three basic options for obtaining health insurance in Cleveland:

- ✓ Employment or organization-related coverage
- ✓ private, direct-purchase plans
- ✓ government-subsidized programs

► What are my employment-related options?

A job or a spouse’s job This is how most people under 65 years old get health insurance. The worker usually pays part of the cost and the employer/union pays the rest (although some employers require the worker to pay the full cost). This is called *group* insurance. It can be the least expensive way to get health insurance, and is particularly useful to anyone who has a pre-existing condition, since insurance coverage cannot be denied. However, pre-existing conditions may be excluded for a period of time.

A union Entertainment industry unions offer health insurance to eligible members. For performers, eligibility is achieved through the amount of “union work” in which an employer contributes towards the union health benefit.

American Federation of Television and Radio Artists: www.aftrahr.com/342.asp

Actors’ Equity: www.equityleague.org/health/index.html

Screen Actors Guild: www.sagph.org/index2.html

American Federation of Musicians Local 4: www.afmcleveland.org

Small business insurance If you employ at least 2 but not more than 50 people, you cannot be turned down for small group health insurance. (This is what is

referred to as **guaranteed issue** insurance). If you own a small business, you can buy insurance through **COSE**, the small business division of the Greater Cleveland Partnership. COSE offers a variety of health, vision and dental benefit packages at reduced rates. COSE's plans are also available to sole proprietors, but are subject to medical underwriting. For more information visit www.cose.org. Independent professional artists, arts-based businesses and arts-based non-profits are eligible for reduced membership fees through COSE Arts Network. www.cosearts.org

COBRA COBRA is a federal law that allows you to continue the insurance you had through a job, parent or spouse at the group rate for up to 18 months (sometimes longer). Employers must offer COBRA coverage if they have at least 20 workers. If your employer has *fewer* than 20 workers, you may qualify for up to 6 months of Ohio "continuation coverage". You have 60 days from the date of your COBRA notification letter to choose COBRA. You also have a limited time to apply for Ohio continuation coverage. The cost can be high, but is often less expensive than buying insurance on your own. Keep the option open, even if you think you can't afford it. COBRA: www.dol.gov/ebsa/pdf/cobraemployee.pdf
Ohio Continuation Coverage: www.cose.org/pdf/statecobra.pdf

A school Most colleges and universities offer health insurance at greatly reduced cost to full-time (and in some cases part-time) students. If you are considering taking courses, you may want to investigate this option.

► I'm a freelancer. What's available to me?

If you are a sole proprietor you do not have the right to **guaranteed issue** insurance. However, you may be able to join a professional association which will allow you to purchase health insurance at a reduced rate. For example, COSE offers plans to the self-employed. Some associations and arts organizations offer discount plans; be wary of these, as they only promise *discounts* on health services and are not comprehensive insurance plans.

► I can afford to buy private insurance, but I don't know what type of plan to get.

Private, direct-purchase plans can be divided into 3 types:

- ✓ **PPO** plans, which allow you to receive care in or outside a network of providers
- ✓ **HSA**s (Health Savings Accounts) which combine tax-sheltered accounts for health care with qualified high-deductible plans

- ✓ **HMO** plans, which offer a variety of health services but limit the providers you can see and are not common in Ohio

Plans vary in services provided. Costs include premiums, co-pays, co-insurance, deductibles and out-of-pocket maximums. High-deductible plans generally have lower premiums, but require you to pay more for medical expenses up front before your benefits kick in. Health insurance brokers (listed in the yellow pages) or online brokers (such as www.ehealthinsurance.com) can help you weigh your options.

Some insurance companies sell **short-term insurance**, which covers you for a limited period of time. This can be useful if you are in between jobs or waiting for another policy to begin.

▶ **I will be traveling. Will I be covered if I get sick while I'm on the road?**

If you plan on traveling outside the Cleveland area, speak with your carrier about coverage. PPO plans may pay out-of-network claims according to your contract. Generally, HMO plans pay claims for emergencies only.

▶ **Am I eligible for government-subsidized health care programs?**

Eligibility for almost all government health care programs is based on your income, figured as a percentage of the Federal Poverty Level (FPL), as well as other factors. The 2008 FPL for one person is \$10,400 and for a family of four is \$21,200.

Medicaid/Healthy Families is a public health insurance program. It covers very low-income families with children, pregnant women, and the disabled. In order to determine income eligibility, Medicaid adds all your sources of income (including assets) and then subtracts certain deductions. Medicaid's coverage is comprehensive and includes prevention, primary care, hospitalization, prescriptions, and other services. There are no premiums. Some co-pays may apply.

jfs.ohio.gov/OHP/consumer.stm

OHDAP and **HIPP** The Ohio HIV Drug Assistance Program (OHDAP) covers the cost of HIV-related medication. The HIPP program helps insured HIV+ individuals with their insurance premium payments. Income limits and other guidelines apply. www.odh.ohio.gov/odhPrograms/chss/aids/aids1.aspx

Medicare is health insurance for people age 65 and older and the disabled. Medicare is divided into different areas of coverage: Part A covers hospitalization, Part B covers outpatient and other medical services, and Part D covers medications. You don't have to pay a premium for Part A; both Parts B and D require premiums, and all parts require co-insurance or co-pays. www.medicare.gov

Healthy Start/ SCHIP makes comprehensive health coverage available to children up to the age of 19 who are in families with income up to 200% of the Federal Poverty Level (FPL). Pregnant women whose income is up to 150% of the FPL are also eligible. Other guidelines apply. There are no premiums or pre-existing condition exclusion periods. jfs.ohio.gov/OHP/bcps/hshf/hs_fact.stm

The National Breast and Cervical Cancer Early Detection Program provides low-income, uninsured women access to screening and diagnostic services to detect breast and cervical cancers. Women who are subsequently diagnosed with cancer may be immediately eligible for limited Medicaid. www.odh.ohio.gov/odhPrograms/hpr/bc_canc/bcanc1.aspx

► I'm not eligible for employment-related coverage or government programs, and I can't afford insurance. What should I do?

It is possible to get affordable health care for common conditions without health insurance by taking advantage of sliding-scale programs at community clinics (which set fees based on income) or by using retail clinics.

Free and sliding-scale clinics There are many community clinics, like the Free Clinic of Greater Cleveland (www.thefreeclinic.org), which provide primary care and operate on a sliding-scale basis. For a selected list of clinics see the last page of this booklet, or visit The Bureau of Primary Health Care's website (www.ask.hrsa.gov/pc), which can direct you to a sliding-scale clinic closest to your home.

Retail health care clinics, often located in major retail chains like Target, Wal-Mart, CVS and Walgreens, offer preventive care and routine treatment for common conditions like strep throat and ear infections. Minute Clinic (www.minuteclinic.com/en/USA) and Take Care Health Centers (www.takecarehealth.com) have several locations in the Cleveland metro area.

► I can't afford my medications. Can I get them for less, or free?

The Partnership for Prescription Assistance website (www.pparx.org) has information on over 150 pharmaceutical patient assistance programs which offer low-income, uninsured or underinsured patients free or low-cost medications.

Ohio Best Rx is a prescription drug discount card program for those without drug coverage who are 60 or over, or under age 60 with an annual income of less than \$24,500. For more information visit www.ohiobestrx.org.

Rx Outreach is a patient assistance program developed by Express Scripts. Express Scripts receives donated generic medications from pharmaceutical companies and charges an administrative fee per prescription. www.rxoutreach.com

Some major retailers offer lower-cost medication. **Giant Eagle** (www.gianteagle.com), **Wal-Mart** (www.walmart.com/pharmacy) and **Target** (www.target.com) all offer over 300 generic medications for \$4 for a 30-day supply.

► **I have mental health needs and I don't have insurance. What should I do?**

If you are in crisis, call the **Mental Health Crisis, Information and Referral Hotline** at (216) 623-6888. The hotline is available 24 hours per day, 7 days per week. They can talk with you and refer you to services in your area.

Some clinics provide mental health counseling and set fees for services based on income. The **Cuyahoga County Community Mental Health Board** has a directory of mental health service providers in the metropolitan area. For more information visit www.cccmh.org. For a selected listing of these clinics, refer to the last page of this booklet.

► **How can I lower the cost of dental services?**

Dental insurance, although not readily available in Ohio, can be purchased through a few companies. Brokers can help you compare your options. Prices vary.

Dental discount plans are different in that they are not insurance and have set fees for services and a list of participating dentists. You receive discounts on services in exchange for an annual membership fee. Patients' experiences with these plans are very mixed; they seem to work best when a dentist you already know and trust is participating. Use caution here. Links to these plans can be found at www.dentalplans.com.

Case Western Reserve University School of Dental Medicine offers dental services at about one-half the cost of fees charged in a private practice. The work is done by students, residents and faculty. dental.case.edu/patients

The Ohio Dental Safety Net Information Center allows you to search their database for dental clinics and health centers that provide low-cost or free dental services. www.ohiodentalclinics.com

Glossary

Co-insurance: The amount you must pay for your portion of medical fees, usually expressed as a percentage. For example, if you have an 80/20 plan, your insurance will pay 80% of the contracted charges and you are responsible for 20%.

Co-pay: The flat amount you pay for services, such as office visits, prescriptions, and exams.

Deductible: The sum of money you pay out-of-pocket for medical expenses before the insurer starts to pay its part.

HMO (Health Maintenance Organization): A type of insurance company or plan that provides services through a network of providers. In an HMO, your Primary Care Physician (PCP) is responsible for coordinating your medical care. An HMO does not cover services provided outside of its network.

Look-back period: The maximum length of time that can be examined for evidence of pre-existing conditions prior to enrolling in a health plan.

Network and non-network providers: Doctors and facilities that either work for or contract with an insurer are considered “network providers”. Those that do not are considered “non-network providers”.

Out-of-pocket maximum: The maximum dollar amount of covered health care expenses you could pay each year. Once you reach your out-of-pocket limit, the plan pays 100% of covered expenses for the remainder of the calendar year.

Pre-existing condition exclusion period: A physical or mental condition which existed before applying for a policy, for which medical care was recommended or received, and which may not be covered by insurance, or only after a period of time.

Premium: Money paid on a monthly or quarterly basis to an insurer for insurance coverage.

PPO (Preferred Provider Organization): An insurance plan that allows members to use services in or outside of the insurer’s network of providers. Going to network

providers is usually cheaper; services outside of the network generally require payment of a deductible and co-insurance.

Selected hospitals

Cleveland Clinic, 9500 Euclid Ave., (216) 444-2200
University Hospitals, 11100 Euclid Ave., (216) 844-8447
St. Vincent Charity Hospital, 2351 East 22nd St., (216) 861-6200
MetroHealth Medical Center, 2500 MetroHealth Dr., (216) 778-7800

Selected community health care clinics

Cleveland Free Clinic, 12201 Euclid Ave., (216) 721-4010
Care Alliance Health Center, 1530 St. Clair Ave., (216) 781-6724
Neighborhood Family Practice (Main Office), 3569 Ridge Rd., (216) 281-0872
Neighborhood Family Practice (Tremont), 2358 Professor Ave., (216) 334-2800
Womankind Maternal Care Center, 5400 Transportation Blvd., Suite 10, Garfield Heights, (216) 662-5700

Selected mental health care clinics

Catholic Charities, 7800 Detroit Ave., (216) 939-3700
Bridgeway Inc., 8301 Detroit Ave., (216) 281-2660
Center for Families and Children, 4500 Euclid Ave., (216) 432-7200
Cleveland Free Clinic, 12201 Euclid Ave., (216) 721-4010

Selected 24-hour pharmacies

CVS, 2007 Brookpark Rd., Parma, (216) 351-2944
CVS, 11706 Clifton Blvd., Lakewood, (216) 228-9296
CVS, 2160 Lee Rd., Cleveland Heights, (216) 932-4808
Walgreens, 11701 Detroit Ave., Lakewood, (216) 227-0819
Walgreens, 16803 Lorain Rd., Cleveland, (216) 252-3102
Walgreens, 22401 Lake Shore Blvd., Euclid, (216) 261-4497

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