

How to Access Health Care in Washington

2008 - 2009

A Practical Guide for Artists

Compiled by

The Health Insurance Resource Center

www.ahirc.org

and

Washington Artists Health Insurance Project (WAHIP)

an initiative led by

Artist Trust

www.artisttrust.org

**The Actors Fund,
for everyone
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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 323.933.9244 ext. 32 or on the web at www.ahirc.org. The Editor of The Actors Fund Guides to Health Care is Renata Marinaro, LMSW. Thanks to Dan Kitowski, MSW for his assistance in researching this Washington State booklet.

The Washington Artists Health Insurance Project (WAHIP) works to forge new strategies to improve artists' access to health insurance in Washington State. WAHIP is a project of Artist Trust in partnership with Leveraging Investments in Creativity (LINC) and supported with funding from Paul G. Allen Family Foundation.

The 2007-08 WAHIP Steering Committee includes Claudia Bach, Principal, AdvisArts, Fidelma McGinn and Miguel Guillen from Artist Trust and representatives from a broad array of arts organizations including Pratt Fine Arts, Richard Hugo House, Langston Hughes Performing Arts Center, 4Culture, Central District Forum for Arts & Idea, Washington State Arts Commission, The Recording Academy, Pacific Northwest Chapter, Seattle Mayor's Office of Arts & Cultural Affairs, Kirkland Performance Center, Jack Straw Productions, On The Boards, Washington State Arts Alliance, Musicians' Association of Seattle, Local 76, Theatre Puget Sound and individual artists Cris Bruch, Dayna Hanson and Susan Kunimatsu. Special thanks to WAHIP's past and current advisors.

For more information contact: Artist Trust at 206-467-8734 / 1-866-21-TRUST or on the web at www.artisttrust.org/services/wahip/health_insurance

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► 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 control over 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 ongoing 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 do seek care. Not surprisingly, the mortality rates for cancer and other diseases are higher among the uninsured.

► What are my rights and protections?

You are currently not guaranteed the right to buy health insurance in Washington. Private insurers can refuse to sell you **individual 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 conditions. However, you may qualify for certain federal protections (referred to as “HIPAA”) that prevent denial. If you are denied insurance, you may be able to buy a policy through the Washington State Health Insurance Pool (WSHIP) (see page 4).

All **group health plans**, usually obtained through an employer or union, must limit exclusions of pre-existing conditions. Prior coverage in a group plan can be used to reduce or eliminate the exclusion period. Employers are, however, permitted to impose a waiting period before you can sign up for benefits.

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. If you don't have health insurance and it's *not* an emergency, hospitals are not required to treat you. However, some hospitals may see patients who are uninsured. Check with your hospital first.

For a list of public hospitals in Washington, visit www.awphd.org/members_directory.asp.

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

► How can I get health insurance in Washington?

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

- ✓ employment or other group-related coverage
- ✓ private, direct-purchase plans
- ✓ government-subsidized programs

► What are my employment-related options?

A job, or a spouse/domestic partner'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 the coverage will begin either immediately or up to 90 days after starting a new job. Some employers also offer Health Savings Accounts, which let you pay for medical expenses with pre-tax dollars (see page 3).

A union. Many entertainment industry unions offer health insurance to eligible members. For performers, eligibility is often achieved through the amount of "union work," in which an employer contributes to the union health benefit. Selected entertainment union websites:

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

Actors' Equity Association: www.equityleague.org/health/index.html

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

American Federation of Musicians Local 76-493: www.local76-493.org

IATSE Local 15: www.ia15.org/about.html

COBRA. COBRA is a federal law that allows you to continue the *group* insurance you had through a job, parent or spouse for up to 18 months (sometimes longer). The cost can be high, but is often less expensive than buying insurance on your own. You have 60 days from the date of your COBRA notification letter to decide if you want to continue your insurance through COBRA, and 45 days from the decision date to make your first payment. Do *not* immediately say no to COBRA. Keep the option open even if you think you can't afford it. www.insurance.wa.gov/publications/health/COBRA.pdf

A school. If you are a teaching artist, you may be eligible for health insurance as an employee. Most colleges and universities offer health insurance to students at greatly reduced cost, so if you are considering taking classes, you may want to investigate coverage through your school. Also, if you are a college graduate, the

alumni association of your college may offer an affordable plan to its members.

Small business insurance. This type of health insurance is *guaranteed-issue*, which means that you are guaranteed acceptance into a health plan regardless of your medical status. This may be an option for those who might otherwise be rejected for individual insurance. If you are a small business owner with 2 to 50 employees and are considering offering health insurance, visit the Washington State Office of the Insurance Commissioner's website: www.insurance.wa.gov.

Chambers of Commerce in Washington offer health insurance to their member companies of 2 to 99 employees. Contact the Association of Washington Business (Washington State's Chamber of Commerce) for more information, or visit their website: www.awb.org. In Seattle, visit the Greater Seattle Chamber of Commerce's website: www.seattlechamber.com.

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

The best way to choose a health plan is to start by considering the amount of financial and medical risk you're willing to take. Then talk to your doctor or find doctors you are comfortable with and trust, and ask them what insurance carriers they accept. Private, direct-purchase plans can be divided into 3 types:

- ✓ **HMO** plans, which limit the providers you can see.
- ✓ **PPO/POS** plans, which have participating providers but allow you to go outside of the network at an increased cost.
- ✓ **HSAs (Health Savings Accounts)**, which combine tax-sheltered funds for health care with a **high-deductible** or 'catastrophic' insurance plan.

Plans vary widely in price and services provided. Costs can include premiums, co-pays, deductibles and co-insurance. Health Savings Accounts work best if you are young and healthy and make limited use of the health care system. High deductible plans generally have lower monthly premiums, but require you to pay more for medical expenses up front before your benefits kick in.

Once you've determined your risk limit and found a good medical provider, you can choose a carrier and type of policy. Health insurance brokers (listed in the yellow pages) or online brokers (like www.ehealthinsurance.com) can help you weigh your options. Online brokers make it convenient to compare prices and plans, but list only those insurers who have paid to be on the site.

► I will be traveling/exhibiting out of town/going on tour. Will I be covered if I get sick while I'm on the road?

If you plan on traveling or touring outside of Washington state, speak with your insurance carrier about coverage. In general, HMO plans pay claims for life-threatening emergencies only. PPO plans may pay out-of-network claims according to your contract.

► What if I have a pre-existing condition?

If you have a pre-existing medical condition (in other words, a physical or mental condition which existed before applying for insurance, for which medical care was already recommended or received), look for guaranteed-issue insurance. The **Washington State Health Insurance Pool (WSHIP)** provides health insurance for people who are unable to obtain individual coverage in the private marketplace due to their health status or medical history. Premiums are higher than comparable commercial health plans. However, WSHIP offers some high deductible plans with lower premiums. www.wship.org

► I can't afford private insurance. Are there any government-subsidized programs that can help me?

Eligibility for almost all government health care programs is based on your income, figured as a percentage of the Federal Poverty Level, as well as other requirements. The 2007 FPL for one person is \$10,210. Figures for 2008 will be released in February and can be found at <http://aspe.hhs.gov/poverty/>. For eligibility and enrollment requirements for any state subsidized program, visit the Washington State Health Care Authority website: www.hca.wa.gov

Basic Health (BH)

The Washington State Health Care Authority's Basic Health (BH) plan is designed for residents with limited incomes. Private insurance companies administer BH. It is comprehensive and covers prescription drugs, maternity services, preventive care and major medical costs. Monthly premiums are based on age, income and family size. www.basichealth.hca.wa.gov

Medicaid is a federal and state-funded health insurance program. You may be eligible if any of the following categories apply to you *and* you meet low-income and asset guidelines: you are pregnant, a parent, a child, or you are elderly/blind/disabled *and* receive SSI. In order to determine your income, Medicaid adds all sources of income and then subtracts certain deductions.

Medicaid's coverage is comprehensive and includes prevention, primary care, hospitalization, prescriptions, and other services. There are no premiums.

www.dshs.wa.gov

State Children's Health Insurance Program SCHIP is a federal and state-funded program that offers comprehensive health care coverage to children up to age 19 who live in households with incomes between 200% and 250% of the Federal Poverty Level. Premiums are \$15 per child per month, with a \$45 family maximum per month.fortress.wa.gov/dshs/maa/chip/.

► I have a special health condition. Are there any public health programs that cover it?

First Steps offers complete pregnancy care and other pregnancy-related services to women who live in Washington and meet certain low-income guidelines.

fortress.wa.gov/dshs/maa/firststeps.

The Washington AIDS Prescription Drug Program was established to help ensure that HIV positive uninsured or under-insured individuals have access to drug therapies and treatments. The Washington AIDS Prescription Drug Program is part of the Department of Health's Early Intervention Program, which helps people with HIV obtain Medicaid or other insurance.

www.phsb.com/patient/wa_what.html.

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.

fortress.wa.gov/dshs/maa/Eligibility/BCCTP.htm

► 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 without health insurance by taking advantage of sliding-scale programs and community clinics, which set fees based on your income. For a selected list of clinics, see the back of this booklet.

Washington Association of Community and Migrant Health Centers

The mission of the Washington Association of Community & Migrant Health Centers (WACMHC) is to ensure that all Washingtonians have access to

primary health care, regardless of geographic location, nationality, income level or insurance status. Find a clinic near you at: www.wacmhc.org/

Qliance Medical Group

Qliance, based in Seattle, offers primary and preventive healthcare services by charging patients a monthly fee, based on age, for all services provided. For example, someone between the ages of 30 and 39 would pay \$54 per month. Be aware that this is not health insurance, as patients can receive care *only* at the Qliance clinic. However, it is an affordable and accessible way to receive care regardless of your health status. www.qliance.com

► I am 65 or older. What are my options?

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. Both Parts B and D require premiums and co-insurance and co-pays. There is no premium for Part A. www.medicare.gov

The Washington Association of Area Agencies on Aging provides free services to connect seniors and adults with disabilities with resources to improve their health and quality of life. www.agingwashington.org

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

The Washington State Office of the Insurance Commissioner publishes a comprehensive guide to prescription drug coverage options including drug programs, discount cards, free and low-cost programs, and more.

www.insurance.wa.gov/publications/medicare/paying_for_prescription_drugs.pdf

The Washington State Prescription Drug Program has information on the Washington Prescription Drug Purchasing Consortium, the WPDP Prescription Drug Discount Card, pharmaceutical patient assistance programs, and an online tool that searches pharmacies for the lowest prices available. www.rx.wa.gov/prescriptionhelp/index.shtml

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

Some major retailers offer lower prices on commonly prescribed medications.

For example, Wal-Mart and Target both offer over 300 generic medications for \$4 for a 30-day supply. More information is available at:

Wal-Mart www.walmart.com/pharmacy and **Target** www.target.com.

Costco also offers members discounts via their prescription program at www.costco.com.

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

The Washington State Department of Social & Health Services has **mental health crisis lines** in each county. For a comprehensive list, visit: www1.dshs.wa.gov/mentalhealth/crisis.shtml. For a selected list, see the back of this booklet.

For a comprehensive listing of **mental health providers** across the state visit: mentalhealth.samhsa.gov/databases/kdata.aspx?state=WA

Some **clinics** provide mental health counseling and set fees for services based on your income. For a selected listing of these clinics, refer to the last page of this booklet.

► I have a dental problem, but no dental coverage. What should I do?

Private **dental insurance** can be purchased from various companies. Plan summaries, comparisons and applications are at www.dentalinsurance.com.

There are numerous **dental discount plans** available. Most of these have set fees for services, and a list of participating dentists. Patients' experiences with these plans are mixed; they seem to work best when a dentist you know and trust is already participating. Links to these plans can be found at www.dentalplans.com.

The University of Washington, School of Dentistry runs clinics that offer services in every area of dentistry and oral health. The work is done by students, residents and faculty, and the cost is generally lower than what it would be at a private practice. www.dental.washington.edu.

Some **community clinics** offer low-cost or free dental care to people with low incomes. Although the Washington State Department of Health does not provide direct oral health services, their website does have numerous links to local dental services. www.doh.wa.gov/cfh/Oral_Health/find_care.htm

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 total amount 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.

POS (Point-of-Service)/**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.

Premium: Money paid to an insurer (usually monthly or quarterly) for insurance coverage.

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

Selected community health care clinics

Seattle/King County:

Puget Sound Neighborhood Health Centers, (16 locations) (206-461-6935)

Country Doctor Community Clinic, 500 19th Ave. E (206-299-1600)

Carolyn Downs Family Medical Center, 2101 E. Yesler Way (206-299-1900)

Community Health Centers of King County (11 locations) (425-277-1311)

Tacoma/Pierce County:

Community Health Care (12 locations) (253-597-4550)

Spokane:

Community Health Association (5 locations), (509-444-8200)

Olympia:

Sea Mar Community Health Center, 3030 Limited Lane NW (360-704-2900)

Selected mental health crisis lines

Seattle:

Crisis Hotline of King County (206-461-3222)

Tacoma:

Comprehensive Mental Health Crisis Line (253-272-9882)

Spokane:

First Call for Help (509-838-4428)

Olympia:

Crisis Clinic Resource Network (360-586-2800)

Selected mental health care clinics

Seattle:

Sound Mental Health, 1600 E. Olive St. (206-302-2200)

Highline West Seattle Mental Health Center, 2600 SW Holden St. (206-933-7000)

Community Psychiatric Clinic, 4319 Stone Way N. (206-461-3614)

Selected 24 hour pharmacies

Seattle:

Bartell Drugs, 600 First Ave. N (206-284-1354)

Walgreens, 5409 15th Ave. NW (206-781-0056)

Tacoma:

Walgreens, 15225 Pacific Ave. (253-538-6916)

Walgreens, 5602 Pacific Ave. (253-203-0074)

Spokane:

Walgreens, 12 East Empire Ave. (509-325-0781)

Walgreens, 7905 N. Division St. (509-467-8361)

Olympia:

Walgreens, 1510 Cooper Point Rd. SW (360-570-8008)

Bellevue:

Bartell Drugs, 653 156th St. NE (425-641-9105)

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5757 Wilshire Boulevard, Suite 400
Los Angeles, CA 90036
323.933.9244
fax 323.933.7615
www.actorsfund.org

**Funded through the generous support of LINC, Artist Trust and the
Seattle Mayor's Office of Arts and Cultural Affairs**

LINC



450 West 37th Street, Suite 502
New York, NY 10018
646.731.3275
www.lincnet.net

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1835 12th Avenue
Seattle, WA 98122
866.21 TRUST
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ARTS &
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700 Fifth Avenue, Suite 1766
Seattle, WA 98104
206.684.7171
www.seattle.gov/arts/