

How to Get Affordable Health Care in Kansas City

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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.

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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 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?

Whether you live in Kansas or Missouri, **your options are somewhat dependent on your health status.** Your rights vary whether you are purchasing insurance as an individual, under a group plan, or as a small business owner.

Private insurers in Kansas City 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 that condition. In both Kansas and Missouri, **the private insurer is permitted to monitor your policy for the first two years and exclude from payment any claims based on a condition you had when you purchased the policy.** If you are denied individual insurance, or its cost is prohibitive, you will be eligible to get insurance through a high risk pool (see page 4, bottom) in your state of residence.

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.

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

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 in Kansas City are not required to treat you. However, some hospitals, like Truman Medical Center, may see patients who are uninsured. Check with your hospital first.

► How can I get health insurance in the Kansas City area?

You have three basic options for obtaining health insurance in Kansas City:

- ✓ employment-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 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.

- The 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 34-627: www.afm.org/34-627/

COBRA COBRA is a federal law that allows you to continue the insurance you had through a job, parent or spouse/domestic partner at the group rate for up to 18 months (sometimes longer). In both Kansas and Missouri, employers must offer COBRA coverage if they employ at least 20 workers. If your former employer had fewer than 20 workers and you live in Kansas, you may continue your coverage for up to 6 months; in Missouri the time limit is 9 months. 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 use your COBRA benefit. Do not immediately say no to COBRA. Keep the option open even if you think you can't afford it. www.dol.gov/ebsa/pdf/cobraemployee.pdf

A school Most colleges and universities offer health insurance at greatly reduced cost. If you are considering taking courses, you may want to investigate coverage through your school. For example, the Kansas City Art Institute allows part-time students to buy into their health insurance plan for as little as \$15 per month. The

University of Missouri at Kansas City offers all students “who are physically and actively attending classes on campus” a health plan which includes year-round coverage and medical coverage while traveling abroad.

www.umkc.edu/chtc/health/insurance.html

Small business insurance If you own a small business, you may be able to buy insurance through the Kansas City Chamber of Commerce, which offers plans in 5 counties in Kansas and 6 in Missouri to employers of 2-50 people.

www.kcchamber.com

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

Some freelancers join professional associations which allow them to purchase health insurance at a reduced rate. We have been unable to identify any such associations in the Kansas City area as of this writing. 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.

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 and are generally the least expensive option.
- ✓ **PPO** plans, which allow you to go outside the network of providers at an increased cost.
- ✓ **HSAs (Health Savings Accounts)** which combine tax-sheltered funds for health care with a high-deductible or ‘catastrophic’ insurance policy.

Plans vary widely in services provided. Costs include premiums, co-pays, deductibles and, in PPO plans, co-insurance. High-deductible plans generally have lower premiums. 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 (such as www.ehealthinsurance.com) can help you weigh your options.

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

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

► I can't afford or have been denied 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 Federal Poverty Level for one person is \$10,210 and for a family of four is \$20,650.

Medicaid is a public health insurance program available in both Kansas and Missouri. 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.

Kansas:

www.khpa.ks.gov/MedicalAssistanceProgram/MedicalAssistance/EligibilityRequirements.html

Missouri: www.dss.mo.gov/pr_health.htm

If you have been denied insurance due to a pre-existing condition, you may qualify for coverage as a "HIPAA eligible" individual 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, as well as those considered uninsurable, are guaranteed the right to buy insurance through the **Kansas High-Risk Pool for People with Health Problems** www.khi-astatepool.com and the **Missouri Health Insurance Pool** (MHIP) www.mhip.org. Pre-existing conditions are covered, although there may be a waiting period. Several different plans are offered and premiums vary.

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

ADAP The AIDS Drug Assistance Program will cover the cost of HIV & AIDS-related medication for people who are enrolled in HIV case management at a local agency and aren't eligible to receive medications through private insurance or another program. Income limits apply. Contact the Kansas City Health Department for more information.

www.kcmo.org/health.nsf/web/hivservices?opendocument

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.

Kansas: www.kdheks.gov/edw/

Missouri: www.dhss.mo.gov/BreastCervCancer/index.html

► I'm not between the ages of 19 and 64. Are there any special programs for people my age?

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 co-insurance or co-pays. www.medicare.gov/

HealthWave offers comprehensive health coverage to any child in **Kansas** under the age of 19 who is uninsured and not eligible for Medicaid. The program is designed for families with incomes up to 200% of the Federal Poverty Level. Pregnant women and adults caring for minor children in the home may also qualify for coverage. Some premiums may apply. www.kansashealthwave.org

Children's Health Insurance Program (MC+ for Kids) makes comprehensive health coverage available to any child in **Missouri** under the age of 19 who is uninsured and not eligible for Medicaid. The program is designed for families with incomes up to 300% of the Federal Poverty Level. Some premiums may apply. www.dss.mo.gov/pr_health.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 for common conditions without health insurance by taking advantage of sliding-scale programs at community clinics which set fees based on your income, or by using fixed-fee/retail clinics.

Free and sliding-scale clinics and retail clinics There are many community clinics such as the Kansas City Free Health Clinic (www.kcfree.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 clinics, like **Minute Clinic**, offer routine treatment and preventive care for common conditions, like strep throat and ear infections, and can be found in pharmacies like CVS. See their website for locations in the Kansas City metro area. www.minuteclinic.com/en/USA/

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

The Partnership for Prescription Assistance's 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.

CommunityRx Kansas offers lower-cost prescription drugs to Kansans who do not have drug coverage and meet certain income requirements. Medications must be purchased at participating pharmacies. www.healthykansas.org/communityrxkansas.aspx

Missouri Rx Plan (MoRx) is a pharmacy assistance program for Missourians enrolled in Medicare Part D plans. It covers up to 50% of out-of-pocket costs for Part D-related co-payments, deductibles, and other expenses. To qualify you must meet low-income guidelines. There are no fees or deductibles. dss.mo.gov/mhd/faq/pages/faqmo_rx.htm

Some major retailers offer lower-cost medication.

Wal-Mart www.walmart.com/pharmacy and **Target** www.target.com both 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 **ACI hotline** at 1-888-279-8188. The hotline is available 24 hours per day, 7 days per week. They can talk with you about your crisis and refer you to services in your area.

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.

The Mental Health Association of the Heartland has a directory of self-help and support groups throughout the metropolitan area. www.mhah.org.

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

Brokers can help you compare your options for buying dental insurance. The typical cost is \$32-\$35 per month.

Dental *discount* plans are slightly different in that they 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.

The University of Missouri at Kansas City offers lower-cost dental care at its **Roy J. Reinhart Clinic**. The work is done by students, residents and faculty, and the cost is about one-third to one-half of what it would be at a private practice. <http://dentistry.umkc.edu/about/rinehart.htm>

A list of **dental clinics** and centers that provide low-cost or free dental services can be found at http://resources.modental.org/pdf/Health/MISC/Low_Income_Clinics.pdf

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: A 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.

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

Selected hospitals

Truman Medical Center - Hospital Hill
2301 Holmes (816-404-2846)

Truman Medical Center - Lakewood
7900 Lees's Summit Rd. (816-404-7000)

St. Luke's Hospital
4401 Wornall Rd. (816-932-2000)

Children's Mercy Hospital and Clinic
2401 Gillham Rd. (816-234-3000)

Baptist Medical Center
6601 Rockhill Rd. (816-276-7380)

Selected community health care clinics

Kansas City Free Health Clinic - Midtown
3315 Broadway (816-753-5144)

Swope Parkway Health Center
3801 Blue Parkway (816-923-5800)

Seton Center Family and Health Services
2816 E. 23rd St. (816-231-3955)

Cabot Westside Clinic
1810 Summit (816-471-0900)

Samuel Rogers Community Health Center
825 Euclid (816-474-4920)

Selected mental health care clinics

Truman Medical Center Behavioral Health
2211 Charlotte (816-404-5700)

Swope Parkway Health Center
3801 Blue Parkway (816-923-5800)

Kansas City Free Health Clinic - Midtown
3515 Broadway (816-753-5144)

Tri-County Mental Health Services
3100 NE 83rd St. (816-922-7600)

Selected 24-Hour Pharmacies

Walgreens
3845 Broadway (816-561-7620)

CVS
7501 Metcalf Ave.
Overland Park, KS (913-642-6330)

**The Actors Fund,
for everyone
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729 Seventh Avenue
New York, NY 10019
212.221.7300
fax 212.764.6404
www.actorsfund.org

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