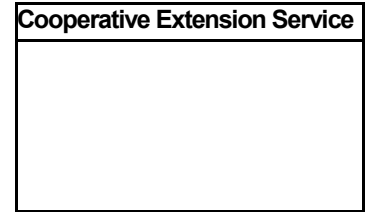


February 2006 Health Bulletin

This publication compiled and edited by the H.E.E.L. Program
(Health Education through Extension Leadership) Staff

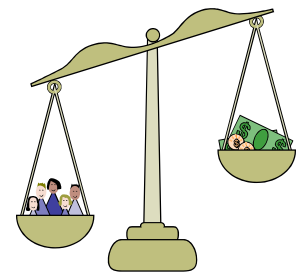


HEALTH INSURANCE IN KENTUCKY: ARE YOU AT RISK?

Many Kentuckians lack adequate health care due to no health insurance coverage or poor access to health care services. ***Just because you have health insurance now does not mean you are without risk.***

Could you and your family be at risk for losing your health care coverage? According to the ***Kentucky Long-Term Policy and Research Center (KLTPRC)***, the following Kentuckians are at risk for becoming uninsured:

- Low-wage earners (2000 poverty guidelines for a family of three were set at \$14,150.00).
- New labor market entrants (For example: A new company moves into town without a proven record for stability.)
- Employees of small firms or organizations.
- Older workers and early retirees.
- Disabled workers.
- People in the underground (cash) economy.
- Undocumented migrant workers.



It is estimated that 500,000 Kentuckians are without health insurance and many more are under-insured. This means that their financial well-being is in danger of being devastated by a major health event requiring high-priced tests, hospital stays and expensive medicine.

In 2001, about one half of all bankruptcies, filed in the United States, named medical causes with out-of-pocket expenses as the reason for the bankruptcy. The out-of-pocket expenses averaged almost \$12,000. Of the people who filed for bankruptcy, 75.7% had health insurance at the onset of the disease or medical event that caused the bankruptcy. The KLTPRC cited medical debt as one of the main obstacles to Kentucky families qualifying for loans to buy homes and start businesses.

The impact on our communities is great. Small employers faced with higher health insurance premiums for employees have to cut benefits, cut employees or both. Community hospitals have to cover more uncompensated care. One rural hospital reported that charity care doubled in the first half of its last fiscal year. These costs play a part in higher health insurance premiums. Higher costs for health care result in families with smaller amounts of disposable incomes. These families spend with local merchants and this impacts the economic viability of local Kentucky communities.

If you find yourself at risk of losing your health insurance coverage or you currently do not have insurance coverage, what should you do?

Take action now! Assess your health and your financial ability to deal with health emergencies. Do not wait until a medical and health emergency happens. On the next page, you will find recommended strategies for helping to keep you and your loved ones from being at risk.

- **If you or your family members do not have a doctor, find one!** When you are sick is not the time to find a doctor who will take you as a patient. A good relationship with a family doctor and his/her staff is very useful for your future health care needs and for keeping costs under control. In 58 rural Kentucky counties, *Kentucky Homeplace* advises Kentuckians in need on how to get care. To find out if your county is served by *Kentucky Homeplace*:

☎ Call the toll free number at **1-800-851-7512**

- **DO NOT PUT MEDICAL BILLS ON A CREDIT CARD!**

The average cost of a doctor's office visit in the year 2000 was \$97.35.¹ When making an appointment with a new doctor, ask about payment policies and explain your needs—**before** you go for your first visit. Most doctors are sensitive to their patient's financial concerns and will work out payment options with you. Some may even offer a sliding fee schedule based on your current income. If you cannot afford the services, there may be a free clinic located near you. Today, many communities and health care providers are looking for ways to meet the needs of the under-insured or uninsured. *The Health Kentucky and Kentucky Physicians Care Programs* offer free medical care and medications through a statewide network of volunteer doctors, pharmaceutical companies, pharmacies, hospitals, dentists, home health agencies, and hospices to eligible patients. To find out if you are eligible for this program:

☎ Call the toll free number at **1-800-633-8100**

- **If a hospital procedure is required**, ask about reduced rates or extended payment options with small monthly payments.
- **If you cannot afford prescription drugs**, you may be eligible for help from the prescription drug companies. For a Directory of Prescription Drug Patient Assistance Programs:



☎ Call the toll free number at **1-800-762-4636**

- **Call your local health department** to inquire about the free and/or reduced-fee services that are provided. The contact information for our county is:



- **You and/or your family members may qualify for Medicaid.** *Medicaid* is a joint state and federal program that helps pay health care costs for people with low incomes and limited resources. Eligible groups include: persons 65 years of age and older, blind, or permanently disabled persons, families with dependent children, pregnant women, children under the age of 18 and children who are in foster care. The contact information for our county is:

- **Your children may be eligible for the Kentucky Children's Insurance Program (K-CHIP).** K-CHIP provides health coverage to uninsured children who qualify at little or no cost. Even if you have a job and health insurance, your children may be eligible. To learn more about K-CHIP:

☎ Call the toll-free hotline at **1-877-KCHIP-18**

☎ Hearing-impaired? Call **1-877-KCHIP-19**

☎ Spanish speaking? Call **1-800-662-5397**

The initial K-CHIP application process requires a face-to-face interview at your local Department for Community Based Services (DCBS) office. Our county DCBS office can be contacted at:



- **If you are a veteran**, you may be eligible for Veteran's Health Administration benefits. To see if you qualify:

☎ Call the toll free number at **1-877-222-8387**

- **Contact your County Extension Office for assistance** with diet and nutrition, physical activity and preventative health programs that will cut down on those expensive health care visits. Local Extension Office contact information is on the front of this health bulletin.

Footnote:

¹ The average national cost of a physician office visit in 2000 was determined by dividing the national expenditure on physician office visits by the annual number of physician office visits. The 2000 cost was updated to 2001 dollars using the physician services component of the Consumer Price Index (CPI).) Source: USDA-ERS

<http://www.ers.usda.gov/Data/FoodborneIllness/assumptionDescriptions.asp#mccost>

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- **Strategies for the Uninsured.** ARRP Bulletin, February 2002. http://www.aarp.org/bulletin/yourhealth/Articles/a2003-08-04-strategies_uninsured.html
- **Foodborne Illness Cost Calculator: Salmonella—assumption details and citations.** <http://www.ers.usda.gov/Data/FoodborneIllness/assumptionDescriptions.asp#mccost>
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- **Illness and Injury as Contributors to Bankruptcy,** Himmelstein, D., Warner, J., and Gottlieb, L. <http://content.healthaffairs.org/cgi/reprint/hlthaff.w5.63v1.pdf>

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For more health information, visit: www.ca.uky.edu/HEEL