

# Unemployed face few insurance options

By Allison Rupp

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Allison Rupp/Special to the News Sentinel Megan Schrock files patient charts away while nurse practitioner Kelly McIntyre checks her schedule for the busy day at InterFaith Health Clinic. The clinic, which helps the working uninsured, has one physician and two nurses on staff and many volunteers.

Private insurance premiums for families rose nine percent this year, according to a report released last week.

For families trying to survive on unemployment checks, food stamps or part-time, low-pay work, affording private insurance becomes next to impossible.

"We witness many customers who accept positions that are not consistent with their education, previous experience or wage history in order to obtain health insurance," said Ray Abbas, Tennessee Career Center in Knoxville services manager.

There aren't many realistic options for people who are unemployed or underemployed, said Beth Uselton, executive director for Tennessee Health Care

Campaign.

"There are many, many people that just have zero insurance options if they are unemployed," Uselton said.

However, options do include TennCare, the Consolidated Omnibus Budget Reconciliation Act (COBRA) insurance extension and short-term insurance options.

TennCare

The state's Medicaid program is mostly geared toward low-income children under 18 and pregnant women as well as people with disabilities, said Larry Crooks, director for Knox County's office of the state Department of Human Services.

"One woman who is pregnant can still make \$1,670 a month and still be eligible for

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care throughout their pregnancy," Crooks said. "We try to do everything we can to cover children."

Children in Tennessee are covered up to 250 percent of the poverty level, or almost \$56,000 for a family of four, by TennCare and CoverKids, Tennessee's State Children's Health Insurance Program (SCHIP).

TennCare also offers coverage for parents, Crooks said, of families with very little income.

A family of three can make up to \$631 a month and still qualify, but many times unemployment checks can be greater than that amount, Crooks said.

Crooks said applications have gone up some since the recession began, but the county hasn't seen nearly the influx it has with food stamps.

As of June 15, more than 63,000 people in Knox County were on TennCare, an increase of more than 1,000 from July 2010.

Crooks said TennCare provides comprehensive coverage and many doctors and hospitals in the county accept the insurance.

## COBRA

COBRA also offers people access to health insurance if they have lost their jobs, but it is slightly more complicated and can be expensive for someone with little or no income.

People can continue their employer-sponsored health coverage, at the group rate, if they involuntarily or voluntarily leave a job or their hours are reduced so much that they lose coverage for up to 18 months, according to the U.S. Department of Labor website.

However, they generally have to pay the full amount of the premium, plus atwo percent administrative fee, Uselton said.

For example, if someone paid \$120 a month for employer-sponsored health care and the employer paid 50 percent of the cost, the COBRA premium would be \$244.80 a month.

They would continue on the same plan they had while employed, Uselton said, and it is available to spouses and dependents who were on the insurance.

"I've heard a lot of people say, 'COBRA was available, but there was no way I could afford it,'" Uselton said.

## High-risk pools

Uselton said she is surprised by how man East Tennesseans are unaware of the Pre-Existing Condition Insurance Plan.

It's a federal high-risk pool for people with pre-existing conditions, such as diabetes, who have been without insurance for at least six months.



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The plan began last year with the Affordable Care Act, but since then changes have been made to make it more accessible.

"As of July of this year, they've lowered the cost of the premium," Uselton said.

"Previously, people needed an outright denial from an insurance company, but now they just need a letter from their doctor."

The high-risk pool is more affordable than private insurance. Prices range from \$133 to \$425 a month depending on age. The plans are online at <http://pcip.gov>.

Uselton also said Tennessee has its own high-risk pool for health insurance called AccessTN and is online at <http://covertn.gov>.

#### Individual plans

To buy an individual plan from a private insurance company usually costs between \$150 and \$500 a person a month depending on a deductible, type of coverage and situation, said Mike Lewis, an insurance agent with State Farm.

People can get short-term policies, around \$70 a month per person, which cover people up to six months, Lewis said, but he cautioned people to look at cost versus benefits with these types of plans.

"For someone who anticipates being picked up quickly, and they want to have some coverage, the short-term policy can be beneficial," Lewis said.

He said when pricing health insurance plans, people should always look at costs and benefits and not just pick the cheapest one or the one with the smallest deductible.

Uselton said people can compare different private insurance plans at <http://healthcare.gov>.



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