

# Finding Medical Coverage

## First Step:

Can you get private health insurance coverage from your employer? Are you able to remain on your parent's insurance?

- Parents are permitted to keep their children on their insurance until the child becomes 26 (even if the child's work place offers insurance).

## Second Step:

If you have recently changed jobs, does your previous employer offer **COBRA**?

- Check with the human resources office of your previous employer to find out.

## Third Step:

Are you eligible for public medical coverage? **Find out by calling 211 or visiting**

<http://www.yourtexasbenefits.com>.

- Medicaid (you are eligible up to the age of 19)
- Children's Health Insurance Program (**CHIP**) (eligibility requirement; and up to age 18)
- Children with Special Health Care Needs (**CSHCN**) (eligibility requirement; and up to age 21)
- Supplemental Security Income (**SSI**) any age if you meet criteria
- Social Security Disability Insurance (**SSDI**) only available if you have worked and paid taxes
- Harris Health System (**HHS**)

## Fourth Step:

Use the Health Insurance Marketplace by visiting <https://www.healthcare.gov/get-coverage/> to find out which benefit options you can qualify for.

- Contact private health insurance companies to see if they will insure you and if so, what the coverage and premiums will be.
  - Ask about hospital only or major medical only coverage if either of these options would work for you.
- Contact Gateway to Care for assistance locating insurance.
- Look online by typing in the following words, the name of the county you live in and the word "*indigent care*".
  - This will help you locate a program like the Harris Health System in Harris County. Some counties do not provide an indigent care program.

## Fifth Step:

Contact [www.needymeds.com](http://www.needymeds.com) some diseases have grants or supports to cover specific services for those who are uninsured, such as an MRI.

- They also list additional resources by disease and they provide significant assistance with medication for those without insurance.

**Last Resort:**

You are self-pay.

- Please be aware that it can be financially devastating to be self-pay. Should an emergency or new diagnosis occur, your medical expenses could be much more than you can afford.
  - Additionally, you will be limited regarding which doctors and hospitals you can go to as well as what services you can receive.
- Ask to speak with your provider's office manager or financial counselor.
  - You may be eligible for a reduced fee or you may be able to work out a payment plan.

**Important Information for Parents of Permanently Disabled Children:**

If your child is a permanently disabled dependent and is on your insurance, then you can keep him/her on your insurance indefinitely.

- Before your child ages out of your insurance, contact your employer's human resources office and complete an *"Adult Child Permanent Disabled Dependent"* form.
- This must be renewed annually. It does not transfer to another insurance should there be a medical insurance change.

**Important Note:** If you are in an emergency, go to the nearest emergency room. State law forbids emergency rooms from refusing care, even when the person does not have medical coverage.