

Finding Private Insurance

IF you are not eligible for public insurance programs, consider these options:

- **Are you in school?**
 - You may still be eligible for insurance through your parents.
- **Are you in college?**
 - The college you attend may offer insurance if you are eligible.
- **Are you employed?**
 - Your employer may offer insurance.
- **Did you recently change jobs?**
 - If so, is COBRA available to continue your insurance from your previous employer? Check with the human resources office of your previous employer for more information.
- **Have you tried contacting health insurance companies?**
 - Contacting health insurance companies is important to learn 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.
- **Last resort, do you self-pay?**
 - 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.
- General information about health insurance in the State of Texas can be found at: www.tdi.state.tx.us

For more information about finding health insurance visit:

<http://www.texashealthoptions.com/cp/findingcoverage.html>

or

<https://www.healthcare.gov/>

Important Notes:

- 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.
- If you are in an emergency and you go to an emergency room. State law forbids emergency rooms from refusing care, even when the person does not have medical coverage.

