

NEWS

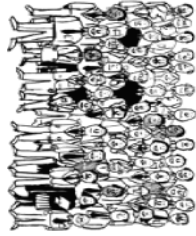
From the Consumer Health Action Network

The Insurance Issue



Inside:

- Changes to HUSKY (again)
- The new Charter Oak Plan – Is it right for you?
- Beware Medical Discount Cards
- We need your input



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NEWS

from the Consumer Health Action Network

Summer 2008

Changes to HUSKY... Again

Many HUSKY families experienced changes in the program this April and this fall the program is scheduled to change again.

Anthem Blue Care Family Plan will be leaving the program by the end of December. Families in Blue Care and those who entered traditional Medicaid in April will have to choose between three plans: Community Health Network, a current HUSKY plan, and two new ones – AmeriChoice of Connecticut and Aetna Better Health. We don't yet know which doctors, clinics and hospitals will be in which plans. You will get notices from the state about your options. You should choose a plan carefully or you may not be able to continue with the doctors you are seeing now.

In October, a new option that doesn't include HMOs will also begin in some parts of the state. This new program doesn't have a name yet, but it will allow you and your doctor to guide your health care. In the new plan, you and your family will have a "medical home". You will choose a doctor or other provider to be your medical home – your prime source of care. You will call them whenever you have a problem. They will be responsible for coordinating all your care, including referrals for tests or specialists as needed. The new program is set to begin enrollment in October. We will send more information on that program when it is available.

We need your input. If you have ideas about how to build the new HUSKY program so that it works better, please call us toll-free at 1-888-873-4585 or email information@cthealthpolicy.org.

If this is all too confusing, please talk to your regular doctors and clinics for help deciding which program or plan works best for your family.

You can also call us toll-free anytime at 1-888-873-4585.

The Consumer Health Action Network is a program of the CT Health Policy Project

www.cthealthconsumer.org

For help, call us toll-free at 1-888-873-4585

With generous support from the Universal Health Care Foundation of Connecticut

BUYERS BEWARE: VERIFY THAT MEDICAL DISCOUNT CARD BEFORE YOU BUY

The Connecticut Insurance Department has received complaints on several fax and internet ads offering: "Health Plans" or "Health Coverage." Most often these ads are for plans that are not insurance, but a medical discount card. Be wary of phrases such as "promotion" or "limited number of enrollments."

These discount cards may not provide any real discounts. You may be able to save as much or more by asking for a discount from the doctor or other provider. If you need help paying or negotiating medical bills, please call us toll-free at 1-888-873-4585.

Often these companies are not licensed in Connecticut and not authorized to sell medical discount cards in our State. The Department of Insurance strongly recommends that people only buy medical discount cards from companies licensed by the state.

Consumers can find out if a company has a Connecticut license on the Insurance Department's Web site at www.ct.gov/cid under Consumer Information or by using keyword "verify" in the search box of the home page or by calling at the Department at 800-203-3447 toll-free.

You should know that a medical discount card is not insurance, but rather a card that provides only a discount on the bill of a participating provider. The state strongly warns consumers not to respond to any unsolicited fax advertisement or respond to offers for products sold over the internet, without thoroughly checking out the company making the offer.

Join others who care about quality, affordable

health care for everybody

Go to www.healthcare4every1.org

Charter Oak Health Insurance

Is it right for you and your family?

The state began offering the Charter Oak Health Insurance Plan to uninsured Connecticut residents on July 1st. There is a lot we still don't know about the plan, but it may be a good option for you if you need health insurance.

Charter Oak includes:

Hospital care
Doctor or clinic visits
X-rays and lab tests
Prescriptions, with limits
Some mental health and substance abuse services

All pre-existing conditions covered
Monthly premiums based on income (e.g., for single people below \$15,600/year income, monthly premiums will be \$75)

However, it may not be a good deal for everyone. Before signing up for the Charter Oak Health Plan, consider carefully if you have any of these issues:

- **If you have insurance now**
 - You are not eligible for Charter Oak if you have had any health insurance in the last six months. The state may have some exceptions to this rule.
- **If you do not have money in the bank, available for health costs**
 - Charter Oak insurance does not cover all bills completely. There is no limit to what your costs can be in Charter Oak.
 - Charter Oak comes with deductibles and coinsurance costs that may be too high for many people. For instance, if you make over \$31,200 and are single, you will have to pay at least \$900 out of your own pocket and a percentage of costs above that amount. There are some subsidies for people at lower incomes.
- **High prescription costs**
 - Charter Oak has a yearly limit on prescriptions of \$7,500. Prescription costs can be very high. It still may be a good deal for you, but you should explore all your options.
- **If you need to see a specific doctor**
 - The network of doctors and other providers who take Charter Oak will likely be very limited. If you need to see a specific provider to continue your care, check first to see if he/she will take Charter Oak.
- **If you need dental or vision care**
 - Dental and vision care are not covered in Charter Oak.
- **If you need mental health or substance abuse treatment**
 - Services to treat mental health or substance abuse problems are limited in Charter Oak.

To learn more about whether Charter Oak can work for you, call us toll-free at 1-888-873-4585.

To sign up for Charter Oak, call toll-free 1-800-656-6684.