



NEWS

from the Consumer Health Action Network

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New law Jan 1st allows children to stay on their parents' insurance to age 26: But there's a catch

by Sabina Klein, Intern

As of January 1, 2009 all health insurance plans regulated by the state of Connecticut will be required to provide coverage for unmarried children until the age of 26. As long as the child is under the age of 26, a resident of Connecticut (though he or she does not have to be living with a parent), is not married, and does not have his or her own health insurance, they may stay parent's health insurance. The child does not have to be a student. The law does not apply to all plans, so contact your employer to find out if this new law is an option for your family.

Sounds great. So what's the catch? You may have to pay more in taxes. It is important to know that when an employer provides coverage to any child under 26 who is not a dependent on your taxes, **the value of the health insurance benefit for that child may be counted as part of your taxable income.** If you claim your child on your tax return, the extra taxes may not apply to you. Depending on your tax status, it may cost less to buy separate health insurance for your child, so be sure to check out all your options. If you have any questions about the tax impact of adding an older child to your plan, contact your employer or personal tax advisor.

You can also contact us toll-free anytime at 1-888-873-4585 with any questions.

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With generous support from the Universal Health Care Foundation of Connecticut

HUSKY and Charter Oak updates

There have been many changes lately in the HUSKY and Charter Oak programs. Many people are confused about who they should trust and what they should do. We'll try and explain what is going on, but if you have questions please call us toll-free at 1-888-873-4585.

HUSKY

The two new HMOs, Aetna and AmeriChoice, are having a lot of trouble getting doctors and other providers to join their networks. Many clients have moved into these plans believing that they had to make a decision and have had trouble getting any health care. Some have even been told by the HMO that there are no doctors in their area and to just go to the emergency room. It's important to know that if you are still in Anthem, you can stay there at least until February 1st and possibly longer. No one HAS to make any change right now. If you change out of Anthem, you can't get back in so if you are seeing a doctor in Anthem – DO NOT switch out of Anthem. If you are a member of Community Health Network (CHN), you should not see any changes.

Before you make any changes in your HMO, no matter what kind of coverage you have – HUSKY or insurance through your work or insurance that you buy yourself – ask your doctor which plans they participate in, what they would recommend.

PCCM

We have been telling you about an exciting new option, Primary Care Case Management (PCCM), for HUSKY families. Unfortunately, DSS has decided to limit PCCM to only Waterbury and Willimantic for now (we don't know why). But advocates and legislators are trying to get them to open the program statewide. Hundreds of doctors all over the state signed up with PCCM, so there is no reason to limit the program to only two cities.

PCCM is a way of running HUSKY without HMOs. You would sign up with a doctor or clinic for PCCM, they would take care of most of your health care needs, keep track of your records, find you specialists when you need one and provide off-hours care. Thirty other states are using PCCM and people get better access to care with more providers to choose from. We are doing everything we can to make this available for HUSKY families all across Connecticut.

Charter Oak

As anyone who has signed up knows, Charter Oak is struggling. Very few doctors have signed up for the program and the HMOs are not making much progress in getting new doctors. If you are considering whether Charter Oak and its costs are a good option for you, give us a call at 1-888-873-4585. It is always best to ask your doctor if they are taking Charter Oak before you sign up.

Dental care

HUSKY dental services have been taken out of the HMOs. If you or your family needs dental care, call 1-866-420-2924 to find a provider near you. Hopefully the new arrangement, outside the HMOs, will make it easier for HUSKY families to get dental care. Charter Oak still does not cover dental care.

Protect Yourself during Flu Season—Get a Flu Shot

By Nikki Oakman, Intern

The holidays are coming soon. As we welcome the holiday season, however, we can't forget that flu season is already here. Now is the best time to protect against the flu by getting a flu shot.

What is the flu?

The flu is a contagious illness that is responsible for more than 36,000 deaths every year. Symptoms include high fever, headaches, sore throat, and stomach problems such as nausea, vomiting, and diarrhea.

The flu can also lead to more serious medical problems, such as pneumonia, ear infections, sinus infections, and dehydration. It can make other medical conditions worse, such as congestive heart failure, asthma, or diabetes. In the worst cases, the flu can result in death. Getting a flu shot early is the best way to prevent getting sick.

Who should get a flu shot?

While everyone can get the flu, some people are at more risk than others. In particular, children 6 months to 18 years of age and pregnant women should get flu shots. Also, people 50 years of age or older and people living in nursing homes should get a flu shot. People with chronic medical conditions (such as asthma, diabetes, and heart disease) and people who live with or care for people in any of these high risk categories (such as health care workers) should also get flu shots. In addition, caregivers of children less than 6 months of age should get flu shots because these children are too young for the shot.

Who should not get a flu shot?

Some people should consult a doctor before getting a flu shot. If you have had a severe reaction to the flu vaccine in the past or developed Guillain-Barré Syndrome (GBS) within 6 weeks of getting the flu vaccine, you should talk to a doctor before getting vaccinated. People with severe allergies to chicken eggs should also seek medical advice. If you have a moderate or severe illness, you should wait until you feel better.

Where can you get vaccinated?

There are many different locations to get a flu shot, including local health clinics, supermarkets, and drug stores. The best way to find a location near you is to visit <http://flucliniclocator.org/> or call 1-888-668-6358 (1-888-NO-TO-FLU). You can also call the 2-1-1 statewide Infoline,

How much does it cost?

Most health insurance covers flu shots. Flu shots for Medicaid and HUSKY members are free. The cost of a flu shot varies so if you are uninsured, it is best to check around to find the best price.

Even with a flu shot, it is always best to take care of your health by washing your hands often, getting plenty of sleep, staying physically active, and managing stress. It is also a good idea to drink lots of fluids and eat nutritious food. Taking care of your health will help you get the most out of the holiday season.