



TIPS

from the Consumer Health Action Network

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Caught in the Middle: Insurance options if you don't qualify for Medicaid or Medicare

You are not alone. At the Consumer Health Action Network we often get calls from people like you who don't qualify for traditional government programs, but who still help with health insurance. In 2005, 394,000 Connecticut residents did not have health insurance.

There's no easy answer. Programs exist that may help reduce your medical costs, but you will often still have to pay some of your health care costs yourself.

Using community health centers and other programs to reduce costs...

Check out community health centers. These clinics offer high quality health care on a sliding scale. To find a community health center near you, call INFOLINE at 211.

- To apply for most sliding scale programs, it is important to bring *income verification*
- Call the community health center before you go to make sure you have all necessary forms.

Check out your local health department. Health departments may offer free screenings and preventive services for you and your family.

Keep track of your medical bills. If you have a serious, costly medical emergency, you may be able to qualify for various state programs retroactively.

If you have to go to the hospital, apply free bed funds. Many Connecticut hospitals offer discounts or free bed funds for those who can not afford care. Call us and ask for our tip sheet.

Looking for private health insurance...

Talk to your employer about group coverage. Some employers may not offer insurance as a benefit but will allow you to buy reduced rate plans

If you're a college student, talk to your school about health coverage.

Investigate individual plans. Call the Office of the Healthcare Advocate toll-free at 1-866-466-4446 to learn more about private insurance plans that are available for you.

Know your rights. Be sure to ask about benefits and know what your plan covers. The Office of the the Healthcare Advocate can help.