

INSURANCE OPTIONS

A Quick Reference Guide

Health insurance plan options that may be available to you and where to find more information



Know Important Dates and Deadlines

Sign up for health insurance by the deadline to avoid coverage gaps or higher premiums.

Option	Offered by	Eligibility	Premiums	More information
Employer Plan	Employer	<ul style="list-style-type: none"> People who work for an employer that offers group insurance coverage 	<ul style="list-style-type: none"> Employee and employer usually share cost Vary from plan to plan 	<ul style="list-style-type: none"> May be available through a union Employer's human resources or union representative
COBRA	Former employer's group plan	<ul style="list-style-type: none"> Covered employees who leave a job under certain circumstances Short-term (18 months) 	<ul style="list-style-type: none"> You pay full cost May be higher than cost to employees 	<ul style="list-style-type: none"> Former employer's human resources representative U.S. Department of Labor—COBRA
Marketplace/ Exchange/ "Obamacare"	Insurance companies	<ul style="list-style-type: none"> Those who cannot get employer or other group insurance, Medicare, or Medicaid 	<ul style="list-style-type: none"> You pay May qualify for subsidy or tax credit based on income 	<ul style="list-style-type: none"> Options may be limited where you live HealthCare.gov
Private/ Commercial Plan	Insurance companies	<ul style="list-style-type: none"> People who meet plan requirements which vary from plan to plan 	<ul style="list-style-type: none"> You pay Vary from plan to plan 	<ul style="list-style-type: none"> May be additional option to compare with Marketplace plans Insurance company websites
Medicare	Government	<ul style="list-style-type: none"> People 65 or older Younger people getting Social Security Disability Income (SSDI) or People with permanent kidney failure 	<ul style="list-style-type: none"> You pay Vary based on choice of 1) Original Medicare plus optional drug (Part D) and Medigap plans or 2) Medicare Advantage (Part C) 	<ul style="list-style-type: none"> Original Medicare and Medicare Advantage both provide hospital (Part A) and medical (Part B) coverage Those with Original Medicare also may need a drug (Part D) plan and a Medigap supplement Medicare.gov
Medicaid	Government	<ul style="list-style-type: none"> People with low incomes or who meet other federal or state requirements 	<ul style="list-style-type: none"> Free or low-cost You pay any premium 	<ul style="list-style-type: none"> Coverage and programs vary by state May limit monthly prescriptions May have limited provider networks Medicaid.gov
Children's Health Insurance Program (CHIP)	Government	<ul style="list-style-type: none"> Children with no access to other health insurance coverage Family income is too high to qualify for Medicaid 	<ul style="list-style-type: none"> Low-cost You pay 	<ul style="list-style-type: none"> Medicaid.gov/CHIP InsureKidsNow.gov 877-KIDS-NOW
Children with Special Health Care Needs (CSHCN)	Government	<ul style="list-style-type: none"> Varies by state Adults with CF may qualify in some states 	<ul style="list-style-type: none"> Vary by state 	<ul style="list-style-type: none"> State-based; program names may vary Not full coverage; need primary insurance Your state's website
VHA, TRICARE, IHS	Government	<ul style="list-style-type: none"> Veterans, active military, American Indians or Alaska Natives 	<ul style="list-style-type: none"> Vary by program 	<ul style="list-style-type: none"> Veterans Health Administration TRICARE Indian Health Service

CONNECT WITH COMPASS

CF Foundation *Compass* case managers can help with questions related to health insurance eligibility and enrollment for people with CF. Call 844-COMPASS (844-266-7277) or email compass@cff.org.



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