



# TAKE CONTROL

*for Your Future*

## Health care coverage for you and your family

**H**health care coverage is important to your family's ability to obtain medical attention, and it provides a level of protection against health care expenses, including paying for prescribed medicines. If you are an older adult, prescription drug payment assistance can help make healthful living more affordable. It is important for you and your family to understand what coverage might be available to you.

### ***Employer-based health care coverage***

COBRA insurance may be available from your former employer. Companies with at least 20 employees are required to offer COBRA, which allows you to purchase health care coverage under your employer's group plan. COBRA is often expensive since you will pay your premium and the premium previously paid by your employer. However, it may be less expensive than purchasing an individual policy outside of a group plan.

### ***State Health pooled-risk health care***

North Carolina offers "Inclusive Health," a state health care insurance program. It provides affordable, individual health insurance coverage for North Carolinians who do not have access to an employer health plan and face higher premiums due to a pre-existing medical condition. Learn more at [www.inclusivehealth.org](http://www.inclusivehealth.org) or 1.866.665.2117.

### ***Medicaid programs***

North Carolina Division of Medical Assistance offers several Medicaid programs; two of those listed below, may be of assistance. Medicaid is a health insurance program for low-income individuals and families who cannot afford health care costs. Medicaid serves low-income parents, children, seniors and people with disabilities.

### ***Medicaid for individuals and families***

Your family's income, the number of people in your family, and the age of your children determine if you or your children qualify. When you apply for Medicaid, your family's monthly income is calculated by subtracting certain deductions from your gross income. Certain deductions are given for work-related expenses, child care costs and court-ordered child support or alimony. The deductions vary with each Medicaid program. Your county worker will calculate your monthly family income.

### ***Medicaid for infants and children***

Medicaid for Infants and Children (MIC) provides medical coverage for children under age 19. The income limits are determined by the family size and the age of the child(ren) for whom you are applying. There is no limit on resources. For more information visit: [www.ncdhhs.gov/dma/medicaid/families.htm](http://www.ncdhhs.gov/dma/medicaid/families.htm).

Income limit tables are available at <http://www.dhhs.state.nc.us/dma/medicaid/families.htm>

---

## North Carolina Health Choice (NCHC) for Children

[www.ncdhhs.gov/dma/healthchoice/index.htm](http://www.ncdhhs.gov/dma/healthchoice/index.htm)

North Carolina Health Choice (NCHC) is a program designed to provide health care insurance for children in working families. Under NCHC, infants, children and teens receive free or reduced price comprehensive health care. If your family makes too much money to qualify for Medicaid but too little to afford rising health insurance premiums, your child(ren) may qualify for NCHC. Special needs children with chronic mental or physical conditions or illness may receive services beyond those listed below if the services are medically necessary (requires precertification).

NCHC covers hospitalization and outpatient care including the following:

- Physician and clinic services
- Laboratory and radiology services
- Surgical services
- Prescription drugs
- Dental services
- Vision
- Hearing
- Durable medical equipment and supplies such as wheelchairs
- Physical therapy, occupational therapy and therapy for individuals with speech, hearing and language disorders
- Hospice care
- Home health care (limited)
- Inpatient mental health services (requires pre-

certification)

- Outpatient mental health services (requires precertification after 26 outpatient visits per year)
- Inpatient substance abuse treatment and outpatient substance abuse treatment (requires precertification)

NCHC is a North Carolina program under the Federal Insure Kids Now Program. Information is available at [www.insurekidsnow.gov](http://www.insurekidsnow.gov) or 1.877.KIDS.NOW (1.877.543.7669).

## Seniors' Health Insurance Information Program (SHIIP)

The Seniors' Health Insurance Information Program (SHIIP) answers questions and counsels Medicare beneficiaries and caregivers about Medicare, Medicare supplements, Medicare Advantage, Medicare prescription drug plans, long-term care insurance and other health insurance concerns.

Medicare beneficiaries are eligible for the extra help if they have limited income and resources. The extra help can increase their cost savings by paying for part of the monthly premiums, annual deductibles and prescription co-payments under the new prescription drug program. The Social Security Administration estimates extra help to be worth an average of \$3,900 per year.

Visit [www.ncdoi.com/Consumer/Shiip/Shiip.asp](http://www.ncdoi.com/Consumer/Shiip/Shiip.asp) or 1.800.443.9354 or 919.807.6900

There are many resources available to you for health care coverage. Take action today to get the coverage you and your family need.

---

*For more information on the Web, go to:*

**[www.nctakecontrol.com](http://www.nctakecontrol.com)**

# Family & Consumer

SCIENCES

Published by  
North Carolina Cooperative Extension

---

Distributed in furtherance of the acts of Congress of May 8 and June 30, 1914. North Carolina State University and North Carolina A&T State University commit themselves to positive action to secure equal opportunity regardless of race, color, creed, national origin, religion, sex, age, veteran status or disability. In addition, the two Universities welcome all persons without regard to sexual orientation. North Carolina State University, North Carolina A&T State University, U.S. Department of Agriculture, and local governments cooperating.