

## Paying for Health Care in Tompkins County

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Note: This brochure provides a *starting point* from which to explore options. The programs are often complex and the details change constantly, so contact the appropriate organization for the most up-to-date and accurate information. Corrections and suggestions for future versions of this brochure should be sent to Bob Riter at [bob@crfl.net](mailto:bob@crfl.net) or by phone at (607) 277-0960.

**An online version of this document can be found at [www.crfl.net](http://www.crfl.net)**

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### **1. Get Covered Info Line (Call 211 from Tompkins County)**

A service for Tompkins County residents that provides information about health insurance options, including free and low-cost plans through New York State.

### **2. Enroll NY/Mybenefits.ny.gov**

[Enroll NY](http://enroll.ny.gov) is an online entry-point for state-sponsored health insurance. Find out if you're eligible for Family Health Plus, Child Health Plus, or Medicaid.

[Mybenefits.ny.gov](http://mybenefits.ny.gov) provides easy registration and information about a wide range of New York State health and social services programs, including food stamps, heating assistance, etc.

### **3. Healthy NY**

[Healthy NY](#) is a state program designed to provide affordable health insurance to eligible small businesses and to certain working uninsured individuals. In Tompkins County, Blue Cross/Blue Shield provides Healthy NY coverage and the [rates](#) are significantly cheaper than private insurance. The phone number for individuals is 1-800-462-0108 and for small groups, 1-877-872-9308.

### **4. Child Health Plus**

[Child Health Plus](#) is a New York State health insurance plan for children under the age of 19. It provides free or low-cost coverage for medical services, lab tests, check-ups, immunizations, and prescriptions for [children who qualify](#). (Children covered by Medicaid are not eligible). Applications can be made through the [Samaritan Center of Catholic Charities of Tompkins County](#) (272-5062; 324 West Buffalo St., Ithaca). Information can also be obtained from the State Office for Child Health Plus at 800-698-4543.

### **5. Family Health Plus**

[Family Health Plus](#) is a public health insurance program for adults between the ages of 19 and 64 who do not have health insurance. Income, however, must still be below [specified levels](#) to qualify for Family Health Plus. If your family income exceeds the income limit, you may still be eligible for [Healthy NY](#), another health insurance option offered by NY State. To see if you qualify, contact the Tompkins County Department of Social Services at 274-5359.

### **6. If I'm self-employed, are there other options?**

Some small businesses, self-employed people, and individuals are able to purchase insurance through professional and trade associations. Local insurance brokers also sell health insurance to individuals who are self-employed.

The [Tomkins County Chamber of Commerce](#) offers health insurance plans to its members.

[Healthy NY](#) (described above) is also an option in some cases.

### **7. Ithaca Health Fund**

The [Ithaca Health Fund](#), a project of the Ithaca Health Alliance, is a member-owned, non-profit community health organization. Members with a NY state residence may join the Health Alliance for \$100/year/adult, \$175/year/couple and \$50/year/child. Through the Ithaca Health Fund, IHA members can receive grants for a variety of emergency needs, such as broken bones, emergency stitches, burns, ambulance rides, etc, as well as certain kinds of preventative care. (330-1253).

### **8. Ithaca Free Clinic**

The [Ithaca Free Clinic](#), a project of the Ithaca Health Alliance, offers integrative health and wellness services on Mondays from 2-6 pm, and Thursdays, 4-8pm at 225 South

Fulton Street. (330-1254). The clinic provides health care, insurance screening and referrals to anyone uninsured for the services sought at IFC. Patients are seen on a walk-in basis, and services are provided by volunteer nurses, physicians, chiropractors, acupuncturists and herbalists.

### **9. Purchasing Individual or family health care coverage**

Buying individual or family coverage is expensive and not always user-friendly. [Excellus](#), [MVP Health Plan, Inc.](#), and [GHI Alliance](#) sell health insurance directly to Tompkins County residents. (800-633-6066). Local insurance agents may be able to assist you in exploring other options.

The [New York State Consumer Guide to Health Insurers](#) is an excellent resource for further health insurance information.

### **10. High-deductible plans**

High-deductible insurance plans provide coverage for catastrophic care, but are not designed to pay for routine doctor visits and other preventive care. These plans are substantially cheaper than "standard" health care plans. Many local insurance agents can provide more information.

### **11. Free Cancer Screenings**

The Cancer Services Program of Cortland and Tompkins Counties is part of the [NYS Cancer Service Program](#). It provides free breast, cervical, and colorectal cancer screenings to eligible individuals. Call 758-5523 for more information.

[Planned Parenthood of the Southern Finger Lakes](#) (273-1513) provides cancer screenings at low cost or no cost. Many people qualify for funding through the Cancer Services Program, Medicaid or other programs. Others pay on a sliding scale.

### **12. What is COBRA and am I eligible?**

If you leave a job in which you had health insurance, you are generally able to continue that health insurance coverage for a period of up to 18 months by paying for the coverage out of your own pocket. You must arrange to continue this coverage within 60 days of leaving your previous job. Those arrangements are generally made with the human resource office of your previous employer.

### **13. If I can't afford insurance, do I automatically qualify for Medicaid?**

No. [Medicaid](#) provides health coverage to *some* low-income New York residents, but not all low income people are eligible. In general, families with children, pregnant women, the elderly, and the disabled are the groups most likely to qualify. For information, contact the Medicaid Program at the Tompkins County Department of Social Services at 274-5327.

[Medicaid Managed Care](#) is available in Tompkins County through [Total Care](#) and [Fidelis](#).

#### **14. Can I qualify for Medicare even if I'm not 65?**

Persons who are younger than 65 and permanently disabled (as determined by Social Security) may qualify for Social Security Disability (if they have worked and paid taxes into the system for the required amount of time). Once a person has been on Social Security Disability for two years, he or she automatically qualifies for [Medicare](#). For information, contact the Ithaca office of the Social Security Administration, 127 West State St., Ithaca, NY 14850. Phone: 256-3651. The national toll-free number for Social Security is 800-772-1213.

Assistance with Medicare can be obtained from the [Health Insurance Information, Counseling and Assistance Program \(HIICAP\)](#) of Lifelong at 273-1511.

The [Medicare Rights Center](#) is a good online source of information.

#### **15. I have a serious illness. Can I be turned down for coverage or will it cost me more than a "healthy" person?**

In the State of New York, an individual cannot be turned down for health insurance or charged more for health insurance because of illness or health condition. However, if you have a "pre-existing condition," insurance plans have the right to not pay for care related to that condition for a period of up to one year. A pre-existing condition is defined as any condition for which medical care was received or recommended in the six months preceding your enrollment in the insurance plan.

**Health reform legislation** signed into law in March 2010 provides for the creation of health insurance plans for individuals with pre-existing conditions. In New York State, this new program is called the [NY Bridge Plan](#) and is administered by GHI. Call 1-866-693-9277 for more information.

#### **16. Will insurance pay for alternative or complementary treatments (e.g., acupuncture, massage therapy, etc.)?**

In general, insurance coverage for alternative or complementary care is limited, but it depends on the specific insurance plan and on the specific type of treatment in question. Some insurance plans will cover certain alternative services; other plans provide the option of buying additional coverage (known as a rider) to pay for alternative treatments; and still other plans may offer discounts through specified providers. Do not assume what your insurance plan will or will not pay for in regards to alternative care. Call the member services number of the insurance plan to find out for certain.

#### **17. Are hospitals required to provide care to me even if I don't have insurance coverage?**

In general, hospitals are legally required to provide emergency care to stabilize a patient's condition without regard to the person's ability to pay, but they are not required to provide care beyond that. [Cayuga Medical Center](#) works with patients to arrange payment plans as necessary. Charity care is available under certain established guidelines and criteria. More information is available through the Billing Department at (607) 274-4400.

If you think you might have trouble paying for treatment, please talk with the hospital and your doctors as soon as you can, and before treatment begins (if possible). It's easier to establish payment plans and find assistance when your situation is known to them in advance.

### **18. Help Paying for Medication**

The **Prescription Meds Access Program (PMAP)** is designed to help Tompkins County residents who don't have prescription coverage identify potential sources of low cost medicine. For more information, call Information and Referral at 211 and you will be connected with the program.

The [TompkinsRx](#) prescription discount card helps uninsured and underinsured residents reduce the cost of prescription drugs. Free TompkinsRx cards are available at many pharmacies, public offices, medical offices, and large supermarkets. Simply present your card at a participating pharmacy and save an average of 20% on prescription drugs. To request that a card be mailed to you, call Information and Referral at 272-9331.

The following are helpful prescription drug programs:

- [Target Pharmacy \\$4 Prescription Program](#)
- [Wal-Mart \\$4 Prescription Program](#)
- [Wegman's \\$4 Prescription Program](#)
- [Xubex](#) (Patient Assistance Program for Generic Drugs)

The [Partnership for Prescription Assistance](#) (888-477-2669) provides links to assistance from drug manufacturers.

### **19. Other Resources**

**Veterans** may be eligible for benefits through the [Veterans Administration](#). (800-827-1000).

Residents of Tompkins County dealing with chronic illness of any kind may apply to the [Small Comforts Foundation](#) for funds to purchase an item that will raise their morale or quality of life. Examples include room air conditioners, TVs, shower chairs, and talking wrist watches. Grants are limited to \$250.

[Planned Parenthood of the Southern Finger Lakes](#) (273-1513) offers health care services on a sliding fee scale that is designed to meet the needs of uninsured persons. Medicaid is also welcome. Services include routine gynecological care, family planning services including emergency contraception, pregnancy tests, pregnancy options counseling and referral, abortion services, testing and treatment for sexually transmitted infections, HIV testing and counseling, and procedures that diagnose and treat abnormal cervical conditions (colposcopy, cryotherapy and LEEP).

[Hospicare and Palliative Care Services](#) (272-0212).

**Hospicare** provides care to patients and their families when the patient's probable life

expectancy is 6 months or less. Medicare, Medicaid and most private insurance carriers have a hospice benefit. No one is refused services because of inability to pay.

**20. I don't seem to qualify for anything yet still cannot afford the cost of insurance. Are there sources of immediate financial help?**

The [Samaritan Center of Catholic Charities](#) (272-5062) provides referrals and assistance with emergency financial support to low income residents with urgent needs.

[Information and Referral](#) (Call 211 or 272-9331) has up-to-date information on all human service programs available in Tompkins County.

**21. Special funds for Specific Diseases**

The [Leukemia and Lymphoma Society](#) (315-471-1050; 800-690-8944) provides financial reimbursement for some medications, transportation and procedures for those in need. (Maximum of \$150 per year).

The [Cancer Resource Center of the Finger Lakes's "Just a Little Breathing Space"](#) Program can provide \$25 gift cards for a person undergoing cancer treatment which can be used for medication, gasoline, food, or any other need.

The [American Cancer Society](#) (1-800-ACS-2345) provides limited financial assistance to persons with cancer.

[Cancer Care](#) provides excellent links to a variety of financial resources for persons dealing with cancer (1-800-813-4673).

The [Co-Pay Relief Program of the Patient Advocate Foundation](#) provides some financial assistance for pharmaceutical products for insured Americans who financially and medically qualify. To be eligible, you must be affected by autoimmune disorders, breast cancer, colon cancer, diabetes, lung cancer, lymphoma, kidney cancer, prostate cancer, sarcoma, macular degeneration, or secondary issues as a result of cancer treatment. (1-866-512-3861).

Call the **Cancer Resource Center** (277-0960) for additional suggestions.

**22. Where can I get further information and assistance?**

The [Health Insurance Information, Counseling, and Assistance Program \(HIICAP\) of Lifelong](#) (121 W. Court St., Ithaca, 273-1511) provides help with Medicare, Medigap, Long-Term Care Insurance, and other programs serving senior citizens.

The [Disability Program Navigator](#) Program of Workforce New York is an excellent resource that can help you sort out Social Security Disability, Medicare, and Medicaid. (272-7570, ext. 136).

The [Finger Lakes Independence Center](#) (215 Fifth St., Ithaca, 272-2433), through its peer counseling program, can provide assistance to individuals who are dealing with insurance

forms and applications to financial assistance program (such as SSI, SSDI and medical benefits programs such as Medicaid).

**23. If I have a problem with my health insurance company, where can I turn for assistance?**

The [Consumer's Guide to Handling Disputes with Your Employer or Private Health Plan](#), provided by the Kaiser Family Foundation, may also be of some assistance. This guide will direct you in how to understand your insurance, get a referral if needed, and how a consumer can appeal to the insurance company.

The [New York State Insurance Department](#) is in charge of insurance regulation in the state. (518-474-6272). Their site includes a useful document called [Insurance Help for the Seriously Ill and Their Caregivers](#)

[The New York State Attorney General's Office](#) protects and advocates for the rights of all health care consumers statewide. The Bureau operates a toll-free Health Care Helpline that assists New Yorkers with individual problems. To file a complaint by phone call the Health Care Bureau's Helpline at 1-800-771-7755 (Option 3); Fax a written complaint to 518-402-2163.

**For additional assistance, please contact the Cancer Resource Center  
at 277-0960 or [info@crcfl.net](mailto:info@crcfl.net).**

