

Marks Remarks by Mark Rowen Lincoln County Educator 2-12-09

What does a person do when your healthcare insurance disappears, whether from cancelation or losing a job? Here are some suggestions to try.

Negotiate with the doctors and hospital about the bill. This is not an uncommon practice. There are instances of hospitals and doctors reducing the cost of procedures if a patient has no healthcare coverage.

There are organizations specializing in helping people find a new health insurance policy or find places with no-cost healthcare. Some suggestions are Healthcare Advocacy, Patient Advocate Foundation and Patient Services Incorporated to name a few.

Search for affordable insurance with advice from groups such as listed above. COBRA is an option available using your current employers insurance plan with you responsible for the total premium. This is simply a starting point; there may be plans with lower premiums. A study found that only about 10 percent of people offered COBRA use it. Most can find other insurance.

There are governmental assistance programs available. If you have children check the SCHIP, State Children's Health Insurance Program. This can assist families with the cost of healthcare for children. This is only one, others are available but you will need to do research to find them.

Assistance for prescription drugs is also available. Some of the drug stores or supermarkets offer discount drug programs. Check into these. Some of the drug manufacturers offer financial assistance programs as well.

If a member of your family has a specific complication or disease, foundations for the disease may offer financial assistance. Again this will have to be researched.

There are federally funded clinics and health centers. These centers offer healthcare at no cost to the patient. Research on the location of such clinics will be up to you.

Consider part time employment. There are companies offering part time employees partial health care benefits. Asking about this benefit will be up to you when applying.

Know there are people and organizations available to assist you.