

## Health Resources for Washington State Artists

*Everything was going great...until I got sick...* Most of us have a story or have heard a story from a friend of how life can suddenly take a turn for the worse. When it comes to issues of health the consequences of such a turn can be devastating. Hoping to avoid such devastation, most of us focus on keeping as healthy as possible. But life being what it is you may find yourself needing access to health care services or realizing you need coverage. Today's health care headlines may have you wondering about availability and expense. Artist Trust has put together this brief introduction to help make artists more aware of services that are available.

*I don't have insurance. If I get sick or injured what is available to me?*

### Emergency Services:

In any medical emergency always dial **911**. Not sure if you should call? Go ahead and call and let them evaluate your situation.

Identify and have ready directions to your nearest **emergency room**. Remember that sometimes hospital bills can be negotiated. Ask for a hospital representative that can discuss options for payment.

If you find yourself in emotional crisis call the **Crisis Clinic** at **1-866-427-4747**. Their trained staff will provide you immediate and confidential assistance 24 hours a day.

### Washington Association of Community Health Care Centers:

**Community Health Care Centers** provide comprehensive primary health care services in both urban and rural settings. These services include family medicine, internal medicine, pediatrics and obstetrics/gynecology. Most have their own laboratories and x-ray facilities, and some operate their own pharmacies. Dental services are also provided by most of the health centers. Some of the health centers also provide mental health and substance abuse counseling. The centers will treat you regardless of your ability to pay. To locate a clinic: [www.wacmhc.org](http://www.wacmhc.org)

*I would like to have health coverage. What is available to artists in Washington State?*

### Federal and State Programs:

**The U.S. Department of Health and Human Services** determines "Federal Poverty Level" guidelines which serve as one of the indicators for determining eligibility in a wide variety of Federal and State programs. Your FPL is determined by your gross monthly income which is your income before taxes and deductions. You will need to establish your gross monthly income for most federal and state program applications. More information on these guidelines can be found at <http://aspe.hhs.gov>.

**Washington Basic Health** is a state-sponsored program providing affordable health care coverage through private health plans. Monthly rates are based on age, type of plan selected and number of people on the plan. Persons that qualify for Medicare or are full-time students will not qualify for **Basic Health**. More information: [www.basichealth.hca.wa.gov](http://www.basichealth.hca.wa.gov) or **1-800-660-9840**. Example using 2007 guidelines: If your monthly income is less than \$1,701.75 for one person, \$2,281.78 for a family of two, \$2,861.80 for a family of three, or more for a larger family, you may qualify.

**Medicaid** is available to certain low-income individuals and families who fit into an eligibility group that is recognized by federal and state law. Medicaid does not pay money to you; instead, it sends payments directly to your health care providers. You may also be asked to pay a small part of the cost (co-payment) for some medical services. More information: [www.cms.hhs.gov/MedicaidGenInfo](http://www.cms.hhs.gov/MedicaidGenInfo) or **1-800-633-4227**

Dependent children up to the age of 18 may be covered by **Washington's State Children's Health Insurance Program (SCHIP)**. More information: <http://fortress.wa.gov/dshs/maa/Eligibility/HealthyKidsNow.html>

**Medicare** is a health insurance program administered by the United States Government, covering people who are either age 65 and over, or who meet other special criteria. If you are 65 or older you are likely to qualify for Medicare – full details available at: [www.medicare.gov/default.asp](http://www.medicare.gov/default.asp) or **1-800-633-4227**

## *Federal and State Programs cont'd...*

**Evergreen Health Insurance Program** can pay medical insurance premiums for eligible Washington State residents living with HIV-AIDS enabling them to maintain access to vital health care. To be eligible you must first enroll in Washington State Department of Health's HIV Client Services. More Information: [www.ehip.org](http://www.ehip.org) or 1-800-945-4256

*I didn't meet the income guidelines for any state or federal plan. What are other options?*

**Private Individual Health Plans** are offered by **Regence** ([www.regence.com](http://www.regence.com)), **LifeWise** ([www.lifewisewa.com](http://www.lifewisewa.com)) and **Group Health** ([www.ghc.org](http://www.ghc.org)) in Washington. Individual health insurance rates are based on age and type of coverage, and vary from "comprehensive" health plans to policies that cover only "catastrophic" needs with high deductibles. They can range from under \$100 to nearly \$1000 per month based on many variables. These Individual health plans are generally more expensive than similar group policies offered through employers. A health questionnaire, that permits the insurance carrier to pre screen, must be completed.

**Insurance brokerage firms** can assist you in locating insurance options at the same price as the insurance companies. While Artist Trust does not endorse any specific products or services we are currently suggesting **Kibble & Prentice** to help you locate an insurance product for your particular needs and budget. More information: <http://kpcom.com> or 206-441-6300

**Retainer care practices** are models of care in which physicians charge a predetermined fee to patients for all primary care services provided in their offices, regardless of the number of visits. These practices are structured with patients paying a monthly or annual fee for services and amenities, with some practices focusing on affordability. As important to understanding what retainer medicine practices are, it is equally important to understand that they are not "insurance." They offer coverage for primary care services only and are offered by the doctor or medical clinic, not by an insurance company or health plan, so it is advisable to also have "catastrophic" insurance. **Qliance** (currently available in the Seattle area only) is a medical practice that operates under the retainer care model. Again, while Artist Trust does not endorse **Qliance**, or any other specific products or services available in the marketplace, we encourage you to investigate this new option if it may meet your health care needs. More information: [www.qliance.com](http://www.qliance.com) or 206-381-3030

*I was not accepted for a private Individual Plan based on the Health Questionnaire. What next?*

If you have a chronic condition(s) or have had a serious illness such as cancer, stroke or heart disease in the past ten years, it is possible that you will be denied private individual coverage. If this happens, you may either appeal the decision, or apply for **Washington State Health Insurance Pool (WSHIP)**. You are guaranteed acceptance to a WSHIP plan, but it is more expensive than the individual plan. To apply to WSHIP, you must have the letter stating that you were denied a private plan. More Information: [www.wship.org](http://www.wship.org) or 1-800-877-5187. Retainer care practices (mentioned above) may also be an option.

*How do I get prescription drug assistance?*

**The Washington State Health Care Authority** offers the **Washington Prescription Drug Program**. It is open to all Washington State residents who do not have prescription drug insurance coverage, or whose insurance does not cover all their prescription drug needs. More information: [www.rx.wa.gov/prescriptionhelp](http://www.rx.wa.gov/prescriptionhelp) or 1-800-913-4146

**Check with the manufacturer** of the prescription medication you are taking. Some pharmaceutical companies offer discounted prices to individuals that meet specific criteria. Ask your pharmacist for assistance identifying the manufacturer.

**The Partnership for Prescription Assistance Program's** website provides an online tool that can help you find additional programs for which you may qualify. More information: <https://www.pparx.org/about.php>

*I still have questions. Where can I get more information?*

You can get help by speaking with an informed advisor through **The State Health Insurance Benefits Advisors (SHIBA)** and the **SHIBA Helpline**. More information: [www.insurance.wa.gov](http://www.insurance.wa.gov) or 1-800-562-6900

**The Office of the Insurance Commissioner** offers a comprehensive glossary that can help you decipher insurance industry lingo. More information: [www.insurance.wa.gov/consumers/auto/documents/Insurance.Glossary.pdf](http://www.insurance.wa.gov/consumers/auto/documents/Insurance.Glossary.pdf)

The Artist Trust website offers additional health resources:  
[www.artisttrust.org/services/wahip/health\\_insurance](http://www.artisttrust.org/services/wahip/health_insurance)