

FREE INTERNET RESCOURCES for HEALTH INSURANCE
BY
MEDICAL BENEFITS NETWORK
412-576-9967 OR 724-612-7744

1. Your Federal Health Insurance Rights

The wealth of information describing your health The wealth of information available describing your health insurance rights can be both intimidating and overwhelming, not to mention confusing. The US Department of Labor has dedicated a section of it's website to answer your questions in a straightforward and easy to follow manner.

- Topics that may be of interest to you of the related law which provides rights and protections for participants and beneficiaries in group health plans.
- Consumer information on Health Plans
- Compliance Assistance
- Employee retirement income security act Act (ERISA)
- COBRA (Continuation of Health Coverage) fact sheet that summarizes the law as well as notification requirements and premium payment limitations
- Women's Health & Cancer Rights Act (WHCRA)

<http://www.dol.gov/dol/topic/health-plans/>

2. Understanding CORBA and HIPAA timing and pre-existing conditions

Enables qualified recently separated employees to continue their group coverage by assuming responsibility for the total premium (plus a 2% administrative fee) for their coverage. COBRA generally is available for qualified individuals leaving a company with 20 or more employees. Some states have created COBRA-like programs for groups of less than 20 full time employees.

- **COBRA** Allows for an extension of group benefits for a period of up to 18 months in most cases. In some instances COBRA can be extended for up to 36 months.
- You get the same coverage as your former employer offers existing employees (assuming your former employer is still in business).
- You pay the full cost of the coverage, plus a 2% administrative fee.
- Full premium means any amount you contributed, PLUS what your employer contributed, PLUS a 2% fee usually 40-60% more than an equivalent personal policy if healthy.
- Exhausting COBRA coverage is required for HIPAA Coverage

<http://www.dol.gov/ebsa/pdf/yhphipaa.pdf>

3. Healthcare Coverage in the U.S. Types and rules of coverage.

- [Flexible Spending Account \(FSA\)](#)
- [Health Maintenance Organization \(HMO\)](#)
- [Health Savings Account \(HSA\)](#)
- [Health Reimbursement Arrangement \(HRA\)](#)
- [Indemnity and Traditional Coverage](#)
- [Point-of-Service \(POS\)](#)
- [Preferred Provider Organization \(PPO\)](#)
- [Health Insurance Glossary](#)

More information about qualifying expenses and the HSA regulation, Section 213(d) of the IRS Tax handling of health insurance costs and directions to the IRS website for details.

http://www.ins.state.pa.us/ins/lib/ins/consumer/brochures/2003_health.pdf

3. Consumer Guide for Getting and Keeping Health Insurance in Pennsylvania.

A free 43-page copy of a insurance guide that discusses health insurance available in Pa, for both group (companies) and individual – your protection, your choices, and state assistance programs.

- CHIP Pennsylvania’s children’s health insurance program
- Adult basic
- Guaranteed issue

<http://www.healthinsuranceinfo.net/statecoverageguides/PennsylvaniaHealthInsuranceGuide.pdf>

4. Financial condition of the Insurance Company

Not all companies are the same, the A.M. Best Company is the oldest, rating agency on the financial condition of insurance companies in the world, know the financials of your prospective insurer.

<http://www3.ambest.com/ratings/default.asp>

5. Medicare

Insurance companies can only sell you a “standardized” Medigap policy. These Medigap policies must all have specific benefits so you can compare them easily.

- Supplements
- Forms
- Information – eligibility, billing, appeals, long-term care, enrollment, and more

<http://www.medicare.gov/medigap/Default.asp>

6. How much things cost !

Often, healthcare consumers don't have a clear understanding of just how much medical services cost. For many years, health plans insulated members from the true cost of these services by making payments directly to doctors or hospitals.

Did you know:

- The national average cost of an MRI is nearly \$2,000
- Heart bypass surgery costs about \$57,000
- The average cost of a 30-day prescription of one name brand is \$71 compared to \$22 for generic
- A normal childbirth, vaginal delivery is \$7000 a “C” section - \$12-20,000. Premature - \$35,000
- National healthcare expenditures are expected to nearly double over the next 10 years

7. Control health costs

Knowing what you're spending and keeping an eye on healthcare costs are important parts of keeping healthcare affordable for all of us. Here are some things we can all do to make a difference:

- Ask for FDA-approved generic drugs instead of more expensive name brands
- Make sure you're getting the right treatment, and always ask your doctor any questions you have
- Review all explanation of benefits for accuracy, and ask about any costs that you don't recognize or understand. More information on how to recognize possible fraud activities on your explanation of benefits and report it.

All our prices are the same as the purchasing direct from the companies:
However, you get many additional benefits.

Give us a call to help you wade though the maze.
Representing the major providers in PA

THANK YOU

MEDICAL BENEFITS NETWORK
“Specializing in Health coverage”

724-612-7558 (Mark) OR 412-576-9967 (Rick)
WWW.PITTSBURGH-HEALTH-INSURANCE.COM