



## Health Insurance Options for Laid-Off Workers

Workers who have been laid-off as a result of the recent economic downturn will likely find that they are losing their and their families' employer-sponsored health insurance along with their jobs. Fortunately, there are some options for health insurance during a period of unemployment.

### Private Sector Options

#### **COBRA**

The federal Consolidated Omnibus Budget Reconciliation Act (COBRA) gives workers who lose health benefits through voluntary or involuntary job loss, reduction in work hours, or transition between jobs, the right to continue group health benefits through their current plan. COBRA requires that employers with 20 or more employees that offer group health plans must offer a temporary extension of health benefits. Under COBRA, employees, their spouses and dependent children are eligible to continue coverage for up to 18 months following lay-off or reduction in work hours. Employers are not required to pay for continuing coverage, however, and workers may be required to pay up to 102% of the cost of the health plan. For more information, contact your employer or current health plan and ask about your rights under COBRA.

#### **Your Spouse's or Domestic Partner's Employer-Based Coverage**

If your spouse or domestic partner is covered under employer-based coverage you and your dependent children may be eligible through that plan's dependent coverage. Again, employers are not required to pay for such coverage, and you may be required to pay the full cost of the health plan. For more information, contact your spouse's or domestic partner's employer.

#### **Private Health Insurance**

Individuals may purchase health insurance directly from health plans. However, individual policies are generally priced higher than those through a group plan, and insurers can ask about your health history and may exclude "preexisting medical conditions," deny coverage, or charge less than healthy people a higher rate than they charge healthy people. For more information contact the health plan or insurance broker of your choice listed in the Yellow Pages under "Health Plans" and "Insurance."

#### **Kaiser Cares for Kids**

Kaiser Permanente offers medical and vision coverage for children up to age 19 who are ineligible for Medi-Cal or Healthy Families, regardless of immigration status. To be eligible, families must have incomes between 250% and 300% of the federal poverty level (approximately \$36,500 to \$44,000 per year for a family of 3). There is a monthly premium of \$15 per child up to 3 children per family (no additional premium for the 4<sup>th</sup>+ child). For more information, contact Kaiser Permanente at 1-800-255-5053.

## Public Sector Options

### Medi-Cal

Medi-Cal offers medical, dental, and vision coverage for qualifying low-income Californians. Generally, Medi-Cal covers low-income children, their parents, and aged, blind or disabled people. To qualify, you must meet income and asset criteria and be a U.S. citizen or legal resident. For more information, contact the Department of Human Services Medi-Cal office at (415) 863-9892, or the Department of Public Health, Health Referral Line at 1-800-300-9950.

### Healthy Families

Healthy Families offers medical, dental, and vision coverage for low-income children up to age 19 in California. To qualify, you must have a family income of less than 250% of the federal poverty level (approximately \$36,500 per year for a family of 3), and be ineligible for Medi-Cal. There is no asset or property limit. While the child requesting coverage must be a U.S. citizen or legal resident, the parents do not have to be citizens or legal residents. There is a monthly premium of \$4 to \$9 per child up to a maximum of \$27 per family. For more information, contact the Department of Human Services Medi-Cal office at (415) 863-9892, or the Department of Public Health, Health Referral Line at 1-800-300-9950.

### Healthy Kids

Healthy Kids is a new health insurance program for San Francisco children. The plan offers medical, dental, and vision coverage for children up to age 19 regardless of the immigration status of the child or parents. To qualify, you must have a family income of less than 300% of the federal poverty level (approximately \$44,000 per year for a family of 3), be ineligible for Medi-Cal or Healthy Families, and be a San Francisco resident. There is a monthly premium of \$4 per child. For more information, contact the San Francisco Health Plan at (415) 547-7800 or 1-800-288-5555. (*Healthy Kids should begin enrolling children by January 1, 2002, pending regulatory approval.*)

### Children's Medical Services

California offers several programs for children with special needs and to prevent disabilities. For more information contact the San Francisco Department of Public Health, Women and Children Health Referral Line at 1-800-300-9950.

### Medicare

Medicare offers hospitalization (Part A) and outpatient services (Part B) to people age 65 and over and to qualifying disabled people. There is a deductible for Part A and a premium for Part B, which are dependent upon how long you've worked and how much you've paid through payroll deductions. You must be a U.S. citizen or legal resident. For more information, contact the Social Security Administration at 1-800-772-1213.

# Free and Low-Cost Health Care Services in San Francisco

San Francisco residents who do not qualify for any health care coverage programs can get free or low-cost health care services at more than 25 clinic sites across the City. Services vary by clinic site, and may include medical, dental, and vision care. Individuals with incomes below 500% of the federal poverty level (approximately \$73,000 for a family of 3) are eligible for services on a sliding fee scale or for free care. For more information, contact one of the clinics listed below.

## **Bayview-Hunters Point**

(zip code 94124)

### **Southeast Health Center**

2401 Keith Street (at Armstrong)  
715-0400

### **Castro**

(zip code 94114)

### **Castro-Mission Health Center**

3850 17<sup>th</sup> Street (at Noe)  
487-7500

### **Civic Center**

(zip codes 94102)

### **Lyon-Martin Women's Health Services**

1748 Market Street, #201  
(at Valencia)  
565-7667

### **Tom Waddell Health Center**

50 Lech Walesa Street (at Polk)  
554-2940

### **Chinatown**

(zip codes 94108; 94133)

### **Chinatown Public Health Center**

1490 Mason Street (at Broadway)  
705-8500

### **North East Medical Services (NEMS)**

1520 Stockton Street (at Columbus)  
391-9686

## **Haight-Ashbury**

(zip code 94117)

### **Cole Street Youth Clinic**

555 Cole Street (at Haight)  
386-9398

### **Haight-Ashbury Free Medical Clinic**

558 Clayton Street (at Haight)  
487-5632

### **Sister Mary Philippa Health Center**

2235 Hayes Street, 5th Floor  
750-5517

### **Inner Mission/Potrero**

(zip codes 94110; 94107)

### **Adolescent Medical Clinic at SFGH**

1001 Potrero Avenue  
Main Hospital, 6M  
282-9984

### **Children's Health Center at SFGH**

1001 Potrero Avenue,  
Main Hospital, 6M  
206-8376

### **Family Health Center at SFGH**

995 Potrero Avenue,  
Building 80, 1<sup>st</sup> Floor  
206-5252

### **General Medical Center at SFGH**

1001 Potrero Avenue  
Hospital Outpatient, 1<sup>st</sup> Floor  
206-8492

## **Mission Neighborhood Health Center**

240 Shotwell Street (at 16<sup>th</sup>)  
552-3870

### **Potrero Hill Health Center**

1050 Wisconsin Street (at 23<sup>rd</sup>)  
648-3022

### **RAP Teen Clinic**

2730 Bryant Street, 2<sup>nd</sup> Floor  
282-9984

### **Women's Health Center at SFGH**

1001 Potrero Avenue  
Main Hospital, 5M  
206-3400

## **Inner Richmond**

(zip code 94118)

### **San Francisco Free Clinic**

4900 California Street  
(at 11th Avenue)  
750-9894

## **OMI (Oceanview/ Merced/Ingleside)**

(zip code 94132)

### **Hip Hop to Health Clinic**

446 Randolph Street  
337-4719

**San Francisco  
International Airport  
(SFO)**

**SFO Medical Service**  
International Terminal, Ground Floor  
(near baggage claim)  
877-0444

**South of Market**  
(zip code 94103)

**Native American Health Center**  
56 Julian Avenue (at 16<sup>th</sup> Street)  
621-8051

**South of Market Health Center**  
551 Minna Street (between Mission  
and Natoma, 6<sup>th</sup> and 7<sup>th</sup> Street)  
626-2951

**Sunset**

(zip code 94122)

**Ocean-Park Health Center**  
1351 24<sup>th</sup> Avenue (at Irving)  
753-8100

**Tenderloin**

(zip code 94102; 94109)

**Larkin Street Youth Clinic**  
1044 Larkin Street (at Sutter)  
673-2319

**North of Market Senior Services**  
333 Turk Street (at Hyde)  
885-2274

**St. Anthony Free Medical Clinic**  
121 Golden Gate Avenue  
241-8320

**Visitacion Valley**

(zip code 94134)

**Silver Avenue Family Health Center**  
1525 Silver Avenue (at San Bruno)  
715-0300

**Western Addition**

(zip code 94115)

**Maxine Hall Health Center**  
1301 Pierce Street (at Ellis)  
292-1300

## Other Resources for Laid-Off Workers

Laid-off workers and their families may be entitled to other benefits as well as health insurance, including cash benefits, job training, food stamps, and other nutrition support. HELPLINK, a program of the Northern California Council for the Community with support from the United Way of the Bay Area and the AFL-CIO, is available to help you find those resources. HELPLINK is available weekdays 8 am to 6 pm by calling (415) 772-4357.