

Individual Health Insurance

Unfortunately, everyone without health insurance does not qualify for the federal, state and privately funded insurance programs included in *Insure Your Health*. But not qualifying for these programs does not mean you have to go without health insurance. Instead, you may have the option to purchase individual coverage and pay for more of the cost yourself. Options for finding health insurance on your own include:

Purchasing an individual health plan. More and more people purchase their own health insurance. Depending on where you live, you may have to fill out a health questionnaire. Your answers can affect the price of the plan. You can find insurance through an insurance broker (paid by the health plan), or you can usually buy directly from the health plan company. Check out health plan websites or call the company's toll-free number to get more information. You can also visit www.ehealthinsurance.com to get a quote for an individual health plan in your state.

Checking with organizations for coverage. Your local Chamber of Commerce; AARP; alumni, professional, civic or religious groups may offer health insurance plans to their members.

Using requirements of the federal Consolidated Omnibus Budget Reconciliation Act. This is commonly called **COBRA**. If you lost your job, COBRA may allow you to remain temporarily insured through your previous employer. Visit www.dol.gov/dol/topic/health-plans/cobra.htm or talk to your former supervisor or human resources department about the program. You will have to help pay for the insurance. Also, there are limits to how long you can continue getting the insurance.

HIPAA Continuation of Coverage. The Health Insurance Portability and Accountability Act (HIPAA) gives individuals who are losing group coverage the right to buy individual coverage, regardless of whether they've had health issues now or in the past. In order to qualify for these protections you must have had at least 18 months of insurance coverage (usually provided through an employer), exhausted your COBRA benefits (as explained above) and had no gaps in coverage for longer than 63 days. For more information on HIPAA, visit www.dol.gov/ebsa/faqs/faq_consumer_hipaa.html.

State High-Risk Pools. Thirty-four states currently offer this insurance option for high-risk individuals who do not have access to group insurance and meet certain other enrollment criteria, such as being previously declined for health insurance coverage. For more information, visit www.nahu.org/consumer/HRPGuide.cfm.