

Medical Care

Resources

Department of Health and
Mental Hygiene

[www.dhmh.state.md.us/
mma/mchp](http://www.dhmh.state.md.us/mma/mchp)

Department of Human
Resources

www.dhr.state.md.us

Health Insurance
Resource Center

www.healthinsurance.org

Physicians for a National
Health Program

www.pnhp.org

Medbank of Maryland Inc.

www.medbankmd.org

The Access Project

[www.accessproject.org/
medical](http://www.accessproject.org/medical)

The Maryland Health
Insurance Plan

[www.marylandhealthinsur
anceplan.state.md.us](http://www.marylandhealthinsuranceplan.state.md.us)

Short-term Asset Ownership

Health Insurance

Doctor's appointments, dental check-ups, vision care, prescriptions, trips to the emergency room...though medical care can be unavoidable it can also be extremely costly, even with health insurance. With or without health insurance, medical expenses can accumulate into serious medical debt – which is responsible for over 50% of bankruptcy cases.

Impact on Maryland Residents:

- Almost 30% of Marylanders under age 65 lacked health coverage during part or the entirety of 2007-2008
- 20% of Marylanders are spending more than 10% of their pre-tax income on health care
- The number of Marylanders lacking health insurance has grown by 55% since 1990
- Over 75% of uninsured Marylanders are members of working families



The financial stability of uninsured or underinsured clients is affected severely when medical expenses accumulate.

Many people receive group health coverage through their employer, some pay for private insurance, and others receive coverage through government sponsored programs. Still, over 15% of Americans are without health insurance.

It can be difficult for some clients to obtain health insurance if they have a preexisting condition, or certain high risk factors; but the Maryland Health Insurance Plan (MHIP) offers coverage for such clients who cannot get private insurance. Call 1-888-444-9016 or check out www.marylandhealthinsuranceplan.state.md.us for more details.

Another program available for the uninsurable is mini-meds, a guaranteed health insurance program that anyone can purchase – but with defined limits on coverage. This program may be appropriate for clients who have a preexisting condition, cannot afford a major medical plan, clients seeking inexpensive coverage between jobs, or clients whose COBRA benefits have expired.

COBRA Law

For clients who were recently laid off COBRA law may apply, which allows them to continue group coverage under their previous employer for 18-36 months. This option is more expensive than group coverage, but it is usually cheaper than private insurance.

COBRA law does not apply to all businesses; it excludes smaller businesses with less than 30 employees, and businesses that file bankruptcy.

Short-term Asset Ownership

Alternative Medical Care

Maryland offers health benefits for low-income families and children who qualify. Maryland Medical Assistance for Families provides health coverage for low-income families with dependents. Call 1-800-456-8900 for an application.

Some other state sponsored programs include: Medicaid, Maryland Children's Health Insurance Plan (MCHIP), Primary Adult Care program (PAC), and the Maryland Pharmacy Assistance Program (MPAP). For more info, check out the department of human resources website at www.dhr.state.md.us.



Maryland offers several state health insurance programs to assist Maryland families.

Prescription Assistance

Aside from co-pays, medical bills and fees, prescription drugs can significantly reduce available income. With or without health insurance, prescription drugs can cost hundreds of dollars a month.

Medbank of Maryland offers services for those with certain incomes who do not have prescription coverage as part of their health insurance. Call 1-877-435-7755 to find out more about eligibility and benefits.

Certain counties in Maryland offer discount prescription cards that are not based on age or income level. Generally, clients can save about 22% on their prescription medications. To find out which counties offer discount prescription cards, go to <http://www.caremark.com/portal/asset/NACo.pdf>.

Prescription medications can be particularly costly, but some counties in Maryland offer discount prescription cards.

Free or Low-Cost Health Clinics

For clients with low-incomes and no health coverage, there are free or low-cost clinics available. These clinics operate by volunteer physicians and staff, and provide services including primary acute care, dental care, and mental health services.

To locate a free clinic in your area go to www.wheretofindcare.com, select free clinic from the list of programs, and click on "find a provider." Mental health services may also be available at a low cost to those with Medicare or Maryland Medical Assistance.

Medical Debt

Around 29 million adults have medical debt; even with health insurance medical bills can pile up. With rising deductible and co-pay costs, hospitals have found that patients cannot afford to pay their medical bills. In 2005, one in four adults under age 65 had to accumulate credit card debt because of a medical bill.

Medical debt can have several consequences, financially impacting credit and housing, reducing access to health care, negatively affecting employment, and increasing psychological issues like depression, stress, and anxiety.

Relief may be available for clients with medical debt. Clients may be able to reduce their debt using strategies like budgeting, debt management, consolidation, or negotiation services. Another option may be to contact local charities or non-profit organizations that help with medical bills. Advise clients to seek help with medical debt; call 211 for assistance.



Budgeting, debt management, consolidation, or negotiation services may assist clients in lowering their medical debt.