

The Uninsured in Pennsylvania

Myths versus Facts.

MYTH: If you don't have health insurance, you can always just go to the emergency room (ER) to get care.

FACT:

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- Hospitals in Pennsylvania are *not required* to treat someone *without* health insurance.
 - Hospitals in Pennsylvania *can and sometimes do turn away people* without health insurance.
 - The law only requires a hospital to “stabilize” a person who is having an emergency.
 - People with chronic disease or disability can be denied care if they are not in an acute or life-threatening situation.

MYTH: Anyone who is poor can just get health coverage through Medical Assistance.

FACT:

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- Many low-income Pennsylvanians *do not* qualify for Medical Assistance.
 - Medical Assistance primarily helps those who are elderly, blind or disabled and living on less than \$867/month (living below the poverty level).

MYTH: Only the unemployed and part-time workers are uninsured.

FACT:

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- 70% of uninsured adults in Pennsylvania are employed and 44% work full-time.

MYTH: People who are employed can get health insurance through their employer.

FACT:

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- Many employers *cannot or will not* provide health insurance to their employees.
 - Some employers *keep their employees' hours low so that they do not qualify* for health insurance benefits.
 - Small businesses especially have difficulty affording health insurance for their employees.
 - In the United States, 64% of small businesses with less than 10 employees do not offer health insurance to their workers.

MYTH: People with disabilities can *always* get coverage through the government.

FACT:

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- Many people *with disabilities do not qualify* for government programs.
 - People who receive Social Security Disability benefits *must wait two years for Medicare coverage.*
 - If their income is very low (under \$851/mo in 2007) they might be eligible for Medical Assistance, but their Individual Retirement Account (IRA) *can disqualify them if it is worth more than \$2,000!*

MYTH: College students or young adults can *always* get insurance through their parents.

FACT:

- Coverage for children is *completely dependent on the insurance policy* the parent is provided.
- Some insurance policies have *different rules about how long coverage is available* to children over the age of 18.
- Some policies have a *strict age limit* (for example, 21) and most policies require that young adults over the age of 18 must be *in school full-time* to be covered under their parents' policy.

MYTH: Everyone on Social Security is eligible for Medicare.

FACT:

- Senior citizens can receive Social Security retirement benefits at age 62, *but they are not eligible for Medicare until they are 65.*
- People who receive Social Security Disability benefits do not qualify for Medicare *until they have received disability benefits for 2 years.*

MYTH: People who lose their job can keep their employer-sponsored health insurance for at least 18 months through COBRA.

FACT:

- Currently, in Pennsylvania COBRA only applies if a person was working for an employer *with at least 20 employees* (which does not include most small businesses).
- Even if COBRA is available, *health coverage through COBRA is very expensive.* The average cost of COBRA is \$600/month, plus a 2% service fee.
- Some workers who involuntarily lose their jobs between September 1, 2008 and December 31, 2009 can get help paying 65% of their COBRA premiums. This helps make COBRA more affordable.

MYTH: If I have health insurance the problems of the uninsured do not affect me.

FACT:

- 6.5% of premiums costs paid by insured Pennsylvanians subsidize health care for the uninsured.
- The uninsured live sicker lives. Lack of coverage contributes to decreased workplace productivity and lost workdays.
- More than one out of four Pennsylvanians under the age of 65 went without health insurance coverage for all or part of the two-year period 2007-2008.
- **MOST OF US ARE JUST ONE MAJOR ILLNESS OR ACCIDENT AWAY FROM BEING UNINSURED.** If people become too sick to work, they either elect COBRA coverage or have difficulty qualifying for individual health insurance because of their pre-existing condition.

The Pennsylvania Health Access Network (PHAN) is a coalition of groups working to improve access to quality health care through the expansion of health insurance coverage. PHAN organizes health care consumers, works to raise public awareness about the need for health system reform, and supports public policy proposals that adhere to the following principles:

- Access to quality health care for all Pennsylvanians;
- Access to affordable, quality health insurance for all Pennsylvanians;
- Effective controls to keep health care and health insurance premiums reasonably priced;
- Shared responsibility for health system costs.