



Pierce County

**Aging & Disability Resource Center**

# **FIRST AID FOR THE UNINSURED**

**Information and Resources  
for People Struggling to Pay for Health Care**

*Produced in cooperation with:*

*Pierce County ADRC – Aging & Disability Resource Center  
(253) 798-4600*

[www.PierceADRC.org](http://www.PierceADRC.org)

*Pierce County SHIBA – Statewide Health Insurance Benefits Advisors  
(253) 596-0918*

[www.PierceCountyWA.org/SHIBA](http://www.PierceCountyWA.org/SHIBA)

*Washington State Office of the Insurance Commissioner  
(800) 562-6900*

[www.OIC.wa.gov/SHIBA/index.shtml](http://www.OIC.wa.gov/SHIBA/index.shtml)



## **Community Health Centers in Pierce County**

Community health centers are an integral part of the communities they serve. Governed by a Board of Directors comprised of at least 51% of actual users, the health centers provide a foundation of community support and responsiveness which ensures user needs are met. All community health centers charge patients according to a sliding fee scale based on income and no one is ever denied services because of an inability to pay. The health center organizations are supported in this effort by a variety of funding sources including federal, state, local, and private grants.

Community health centers have four core requirements and must:

1. Reach medically underserved communities;
2. Govern with community involvement as non-profits;
3. Treat patients regardless of ability to pay; and
4. Provide a comprehensive scope of services.

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Sea Mar Puyallup Dental Clinic  
10217 125<sup>th</sup> St. Court E., 3<sup>rd</sup> Floor  
Puyallup, WA 98373  
(253) 864-4760  
<http://www.seamar.org/>

CH Care Lakewood Family Medical Clinic  
and Urgent Care Clinic  
10510 Gravelly Lake Dr. SW  
Lakewood, WA 98499  
(253) 589-7030  
<http://www.commhealth.org/>

Sea Mar Puyallup Medical Clinic  
10217 125<sup>th</sup> St. Court E., 3<sup>rd</sup> Floor  
Puyallup, WA 98373  
(253) 864-4550  
<http://www.seamar.org/>

CH Care Downtown Family Dental Clinic  
1102 South I. St.  
Tacoma, WA 98405  
(253) 272-7648  
<http://www.commhealth.org/>

Community Health Care (CH Care)  
Administration  
101 E. 26<sup>th</sup> St., Ste 100  
Tacoma, WA 98421  
(253) 597-4550  
<http://www.commhealth.org/>

CH Care Downtown Family Medical Clinic  
1102 South I. St.  
Tacoma, WA 98405  
(253) 597-3813  
<http://www.commhealth.org/>

CH Care Lakewood Family Dental Clinic  
10510 Gravelly Lake Dr. SW  
Lakewood, WA 98499  
(253) 589-7188  
<http://www.commhealth.org/>

CH Care Parkland Family Medical Clinic  
11225 Pacific Ave.  
Tacoma, WA 98444  
(253) 536-2020  
<http://www.commhealth.org/>



Pierce County

## **Aging & Disability Resource Center**

CH Care Family Dental Clinic  
1215 S. 11th St.  
Tacoma, WA 98405  
(253) 572-7002  
<http://www.commhealth.org/>

CH Care Spanaway Family Medical Clinic  
134 188th St. S.  
Spanaway, WA 98387  
(253) 847-2304  
<http://www.commhealth.org/>

CH Care Tillicum Family Medical Clinic  
14916 Washington Ave. SW  
Lakewood, WA 98498  
(253) 589-7027  
<http://www.commhealth.org/>

CH Care Eastside Family Medical Clinic  
1728 E. 44<sup>th</sup> St.  
Tacoma, WA 98404  
(253) 471-4553  
<http://www.commhealth.org/>

Metropolitan Development Council  
(Administration)  
721 South Fawcett, Suite 201  
Tacoma, WA 98402  
<http://www.mdc-tacoma.org/>

Sea Mar Tacoma Medical and Dental Clinic  
1112 S. Cushman  
Tacoma, WA 98405  
(253) 593-2144  
<http://www.seamar.org/>

Sea Mar Tacoma Adult Treatment Center  
1415 Center St.  
Tacoma, WA 98409  
(253) 627-2250  
<http://www.seamar.org/>

Sea Mar Tacoma Outpatient Behavioral Clinic  
1516 South 11<sup>th</sup> Street  
Tacoma, WA 98405  
(253) 396-1634  
<http://www.seamar.org/>

**Call (253) 798-4600 or 800-562-0332**  
**E-mail – [ADRC@co.pierce.wa.us](mailto:ADRC@co.pierce.wa.us)**  
**[www.PierceADRC.org](http://www.PierceADRC.org)**



## **COBRA Insurance Option**

### **Did you lose your job and your health insurance?**

Some people can continue their employer's health plan for a limited time. If you were laid-off from an employer with 20 or more employees, you have the right to stay on your employer's health plan, but you'll have to pick up the entire cost. And this can be expensive.

A Federal law called COBRA (the Consolidated Omnibus Budget Reconciliation Act) guarantees you the right to keep your employer-sponsor health plan. There's also temporary help to pay for COBRA coverage.

### **Your Rights Under COBRA**

The federal government created the Consolidated Omnibus Budget Reconciliation Act (COBRA) in 1985 to guarantee that working Americans who lost their jobs did not lose their health insurance. Prior to 1985, terminated employees or employees whose hours were cut back often found themselves without health insurance. COBRA provides some measure of protection for employees, retirees, spouses, and dependent children. Under COBRA:

- Employees who lose their employer-provided health insurance and their eligible dependents may continue their coverage by paying the entire premium plus a 2% administrative fee.
- COBRA usually guarantees extension of health insurance for up to 18 months, although spouses and children may qualify for extensions of up to 36 month when they lose their dependent status.
- Employers must notify employees of their COBRA rights. Once notified of their eligibility, employees have 60 days to accept coverage.

#### **COBRA doesn't apply to everyone**

The law only applies to employers who had 20 or more workers in the previous year, although seasonal-type operations may or may not qualify.

State and local governments fall under COBRA, but federal plans and certain religious organizations do not. (Federal employees do have some similar rights under another law and should ask their human resource department for more information.) Also, COBRA generally does not apply to employees who are terminated for "gross misconduct."

#### **Coverage is expensive**

Health insurance through COBRA is often expensive. Employees who select COBRA must pay the entire premium including the portion previously paid by their employer, plus a 2% administrative fee.



## **New COBRA subsidy offers help for laid-off workers**

The American Recovery and Reinvestment Act of 2009 (also referred to as the Stimulus Plan) provides temporary subsidies to some workers so they can keep their former employer's health insurance plan.

### **Who's eligible for the new COBRA subsidy?**

Only people who were laid-off from their job between Sept. 1, 2008-Dec. 31, 2009 and who worked for an employer with 20 or more employees qualify for the temporary subsidy. The individual's family also qualifies if they were covered by the employer's plan.

Individuals earning more than \$125,000 per year and married couples with annual incomes over \$290,000 are not eligible for the subsidy.

Also, if an employer goes out of business or stops offering health insurance its employees are no longer eligible for COBRA or the subsidy.

### **How much is the subsidy and how do people enroll?**

People who qualify for the subsidy pay 35% of the total premium. The U.S. Government will reimburse the employer or insurer for the remaining 65% of the premium.

Employers must notify former employees if they qualify for the COBRA subsidy.

### **How long does the subsidy last?**

The subsidy is good for 9 months.

### **What if I lost my job, but didn't select COBRA before? Can I still apply for the subsidy?**

Yes, employers must notify former employees who qualify for the subsidy and employees have 60 days to decide.

## **Where can I learn more about COBRA and the subsidy?**

Visit the U.S. Dept. of Labor's Employee Benefits Security Administration page at [http://www.dol.gov/ebsa/faqs/faq\\_consumer\\_cobra.html](http://www.dol.gov/ebsa/faqs/faq_consumer_cobra.html) or call 1-866-444-3272.

### **If you'd like to speak to someone locally, contact:**

**U.S. Labor Department, Seattle District, Employee Benefits Security Administration**

1111 Third Avenue, Suite 860

Seattle, WA 98101-3212

Duane Peterson - Supervisor

Phone: 206-553-4246 or Toll Free: 1-866-444-3272

Fax: 206-553-0913

### **Public-sector employees with questions about COBRA should contact:**

**The Centers for Medicare and Medicaid Services (CMS):**

7500 Security Boulevard

Mail Stop S3-16-16

Baltimore, MD 21244-1850

Toll Free: 1-866-400-6689

Email: [continuationcoverage@maximus.com](mailto:continuationcoverage@maximus.com)

**Call (253) 798-4600 or 800-562-0332**

**E-mail – [ADRC@co.pierce.wa.us](mailto:ADRC@co.pierce.wa.us)**

**[www.PierceADRC.org](http://www.PierceADRC.org)**



## Washington Health

### What is Washington Health?

This program offers either \$75,000 or \$100,000 in health insurance coverage every year. Members have low deductibles and, at times, no-cost coverage for basic health services. In most cases, \$75,000 or \$100,000 is plenty of coverage throughout the year. Washington Health has partnered with Community Health Plan of Washington to provide coverage throughout Washington. Their extensive network includes over 1,600 primary care providers, 9,000 specialists, 300 primary care sites, and over 90 hospitals.

### Who qualifies?

Washington Health is available to anyone who lives in Washington and:

- Pass a Standard Health Questionnaire (SHQ)
- Is not eligible for free or purchased Medicare.
- At the time of enrollment, is not confined to an institution.
- Is ineligible for coverage under the Washington State Health Insurance Pool (WSHIP) or qualifies to bypass the standard health questionnaire under state law.
- Is not receiving Washington Department of Social and Health Services (DSHS) medical assistance (Medicaid) or subsidized Basic Health benefit.

### Choices

Two options – Health 75 and Health 100. Choose the annual coverage that best meets the needs for you and your family. Both plans provide the same basic benefits. The difference is in premiums, deductibles, co-pays and out-of-pocket maximums.

### Coverage

Your premium is based on:

- Your age,
- Age of each member applying,
- Annual benefit limit,
- Tobacco product use, and
- County of residence

Basic coverage includes:

- Routine office visits and immunizations
- 24-hour nurse line
- Preventive screenings like mammograms and PAP smears
- Prescription drugs
- Emergency room and hospital care
- Maternity
- Diagnostic imaging and lab work
- Help with chronic illness

### More information

Community Health Plan of Washington

- Toll-Free Phone: 1-800-440-1561
- TTY/TDD Phone: 1-866-816-2479
- [www.washingtonhealth.hca.wa.gov/](http://www.washingtonhealth.hca.wa.gov/)

**Call (253) 798-4600 or 800-562-0332**

**E-mail – [ADRC@co.pierce.wa.us](mailto:ADRC@co.pierce.wa.us)**

**[www.PierceADRC.org](http://www.PierceADRC.org)**



## **Low-cost Health Care Options**

*Here are some low cost options if you can't afford to buy a comprehensive health plan:*

**Community clinics** offer health care services in most counties and charge based on a sliding-fee scale.

**Direct health care practices** do not use insurance. They charge a set monthly fee for all primary care delivered in their office.

**Discount health plans** are membership organizations that charge a fee for a list of health care providers who discount their services or products.

**Hospital charity care** is provided by all hospitals in Washington state to people who cannot pay their medical bills. Care is provided free or at reduced prices to people with limited income. For more information, talk to the hospital's billing department.

**Local free clinics** offer free health care and are often run by volunteers with donated supplies. To find a clinic in Pierce County, the Aging & Disability Resource Center at (253) 79807384 or visit [www.PierceADRC.org](http://www.PierceADRC.org).

**Medicaid** provides health care and prescription coverage to people who qualify based on their income, assets, health, disability, and family size. Find out if you're eligible by calling the ADRC at (253) 7698-7384.

### **Are you a veteran?**

If you're a veteran, you may qualify for care and prescription drug coverage through a Department of Veteran Affairs (VA) medical facility. To find out if you are eligible, call the VA Health Benefits Service Center at 1-877-222-VETS (1-877-222-8387).

### **Are you a member of a tribe?**

Indian Health Services is a federal program for American Indians and Alaska natives. It also may provide health services to Indians of Canadian or Mexican origin, or to non-Indian women pregnant with an eligible American Indian child. For more information and to find the nearest office, call the Portland service area office at 503-326-2020. This office services Washington, Oregon, and Idaho. Also, tribal clinics offer health care to tribal members and their families. In some smaller communities, tribal clinics may serve the entire community. For more information, contact your local tribal government.

**Call (253) 798-4600 or 800-562-0332**

**E-mail – [ADRC@co.pierce.wa.us](mailto:ADRC@co.pierce.wa.us)**

**[www.PierceADRC.org](http://www.PierceADRC.org)**



## **Help Covering Children**

If you can't afford to buy health insurance for your children, here are some low-cost options that can help:

**Apple Health for Kids** is offered by the state of Washington. It's free for children in families below 200 percent of the Federal Poverty Level (Below \$3,052 per month for a family of three). Families above that level may be eligible for the same coverage at a low cost. Apple Health for Kids includes three programs:

- State Children's Health Insurance Program (SCHIP)
- Children's Health Program (CHP)
- Medicaid for Kids

People applying use one application and the Department of Social and Health Services (DSHS) decides which program your children are eligible for depending upon income levels and citizenship status.

**ParentHelp123.org** helps Washington state families apply for health and food programs online, and locate resources in their local communities. The website offers health information for pregnant women, parents of new babies, and families with children.

**Pregnancy Medical** is a program that offers medical coverage for pregnant women regardless of their citizenship. You must meet income requirements, but there are no asset limits. Your newborn baby automatically receives full medical benefits for the first year.

Call the Department of Social and Health Services to find the nearest Community Service Office at 1-800-562-3022.



## **Ways to Pay for Prescription Drugs**

If you can't afford your prescription drugs, the following options can help you with your costs:

[www.BenefitsCheckUp.org](http://www.BenefitsCheckUp.org) is a Web site sponsored by the National Council on Aging and many other Washington agencies, provides free program contacts for over 1,450 brand name and generic drugs.

[www.FreeDrugCard.us](http://www.FreeDrugCard.us) can save you up to 75 percent at more than 54,000 national and regional pharmacies.

[www.rx.wa.gov](http://www.rx.wa.gov) can help residents save up to 60 percent on generic drugs and 20 percent on brand name drugs.

[www.rs-saver.com](http://www.rs-saver.com) may help people save an average of 20 percent at over 60,000 pharmacies nationwide.

[www.everyonesrx.com](http://www.everyonesrx.com) offers help for U.S. residents who qualify financially to receive medications and medical services.

<http://www2.caremark.com/naco> distributes a free discount prescription card in a limited number of counties in our state.

[ParentHelp123.org](http://ParentHelp123.org) helps Washington state families apply for health and food programs online, and locate resources in their local communities.

[www.pparx.org](http://www.pparx.org) brings together many no-cost or discounted drug programs in one free, central access site.

[www.NeedyMeds.org](http://www.NeedyMeds.org) provides information on various medicine assistance programs, such as drug discount cards.

[www.FreeMedicineProgram.com](http://www.FreeMedicineProgram.com) charges a small fee to help people apply for enrollment in one or more patient assistance programs.

**Are you age 65 or older?** If so, and you need help paying for prescription drugs, find out more about the Medicare Prescription Drug Program (Part D). Medicare Part D helps seniors and some people with disabilities cover the cost of prescription drugs.

**Talk with your physician.** Tell the doctor about your inability to pay for prescriptions. The doctor may have complimentary samples that will provide you a few days supply to help you.

**Lastly, talk with your pharmacist.** They may be able to switch you to a lower cost generic drug. Some pharmacies offer a 30-day supply of select generics for \$3-\$4.



## **Help Paying for Care for Specific Diseases or Disabilities**

If you are not eligible for Medicare and are searching for health care coverage, here are some options you may want to consider:

### **Disability-related programs**

**The Breast and Cervical Cancer Program** provides medical coverage for women with breast or cervical cancer, or a related pre-cancerous condition who meet income requirements. Call 1-888-551-3994.

**Disease and disability support groups**, such as the American Cancer Society, Multiple Sclerosis Society, and the Washington Kidney Foundation also offer some financial and support services. To contact your local group, look in the yellow pages of your phone book.

**The Early Intervention Program** can provide financial help for medical coverage, prescription drugs, and dental coverage if you have HIV and meet eligibility requirements. To learn more call 1-800-272-2437.

**The Evergreen Health Insurance Program** can help you pay for your insurance premiums if you have AIDS. To learn more, call 1-800-945-4256.

**If you have Tuberculosis**, contact your local health department (Tacoma-Pierce County Health Department – [www.tpchd.org](http://www.tpchd.org) or (253) 798-6500) for help with your care.

**Healthcare for Workers with Disabilities (HWD) program** is for working people with disabilities age 16 through 64. To learn more call **1-800-337-1835** or **206-341-7433**. Choose option 2 for “family or adult medical” and tell the customer service specialist you are calling about the Healthcare for Workers with Disabilities Program.



## **Dental Care Options**

Dental clinics operate independently with their own criteria to determine eligibility for treatment and the cost of care provided to the patient

<b>Clinic Name</b>	<b>Address</b>	<b>Phone</b>	<b>Ages</b>
Bates Technical College Dental Clinic	1101 S. Yakima Ave., Room E202A	253-680-7310	8 years & above
Clover Park Technical College	4500 Steilacoom Blvd. SW, Tacoma, WA 98499	253-589-5632	3 – 17 years
Community Health Care Adult Dental	1215 South 11th Street Tacoma, WA 98405	253-572-7002	All ages
Community Health Care Children’s Dental	1102 South I Street Tacoma, WA 98405	253-272-7648	Birth through 18
Community Health Care Lakewood Dental Clinic	10510 Gravelly Lake Dr. Lakewood, WA 98499	253-589-7188	All ages
Lindquist Dental Clinic for Children	130 131 <sup>st</sup> St S. Tacoma, WA 98444	253-539-7445	5 – 18 if enrolled in school, Head Start or ECAP
Pierce College Hygiene Clinic	9401 Farwest Drive SW Tacoma, WA 98498	253-964-6694	4 years & up
Pierce County Dental Society Resource Referral Line		253-272-9910	
Puyallup Tribal Dental Clinic	2209 East 32nd Tacoma, WA 98404	253-593-0232, #1	Native American All ages
Tacoma Pierce County Health Department Resource referral line		253-798-6044	All ages

**Call (253) 798-4600 or 800-562-0332**  
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**www.PierceADRC.org**



Pierce County

## **Aging & Disability Resource Center**

### **Washington State Dental Association OUTREACH DENTAL CARE ACCESS PROGRAM FOR SENIORS & DISABLED**

WDSA Outreach is a reduced fee dental care program for low-income elderly, disabled, and Alzheimer's patients. Dental services are provided by volunteer members of the Washington State Dental Association, which developed the program in cooperation with the Washington State Dental Laboratory Association and the Area Agencies on Aging. The Washington Oral Health Foundation (WOHF) the foundation of the WSDA, manages the program.

The local office of Area Agencies on Aging (Aging and Long Term Care in Pierce County) determines the eligibility of senior and Alzheimer's patients. WOFH determines the eligibility for disabled persons. Doctors should refer interested patients to the appropriate agency to be enrolled.

When eligibility is approved, patients will be referred to the dentist or given a short list of participating dentists in their area. At the initial visit, patient will present their WSDA Outreach for to dental office staff.

#### **Treatment Programs:**

After the initial visit, the dentist has the right of acceptance or refusal of patient. If the patient is accepted, there are no limitations to the types of dental care available under this program and the choice of treatment plans is at the discretion of the dentist and the patient.

#### **Cost of Service:**

Participating dentists reduce their usual and customary fees by at least 25 percent for patient meeting the criteria for this program. Payment for services by the patient customarily will be at the time of treatment, although alternative financial arrangements are subject to mutual agreement between the dentist and patient. If laboratory work is indicated as part of the treatment program, dentist whenever possible will use Laboratory Association laboratories. Interested persons should call:

**Pierce County Aging & Disability Resource Center  
253-798-4600 or 1-800-562-0332**

This is an outreach program of the Washington State Dental Association (WSDA). WSDA selected Pierce County Aging and Long Term Care as it referral agency.

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E-mail – ADRC@co.pierce.wa.us  
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