

# PAF Articles



# UNINSURED

## Table of Contents

Finding Care When Uninsured .....	2
Dealing with Your Medication Needs when Uninsured.....	3
Uninsured and Facing an Emergency? Know Your Rights! .....	4

# Finding Care When Uninsured

Being uninsured, you may have difficulty locating medical treatment at an affordable cost. As you can imagine, health insurance coverage helps balance the costs making the decision easier on whether to receive necessary medical care. Unfortunately, patients without insurance are more likely to delay or forego preventive and routine medical care which may result in poorer health outcomes.

## **Suggestion When Looking for Affordable Care:**

— Utilize state and federal programs for free screening programs. Each state offers free annual pap smears and mammograms through the National Breast and Cervical Cancer Early Detection Program (NBCCEDP). Some states also offer screening for various other types of cancers and disease categories as well. If you've been screened prior to a diagnosis, some of these programs then will offer covered care. To find out about free screening and diagnostic programs, contact your local Department of Health.

— Apply for county medical assistance programs. These programs are not available in every county but if they are, the program is a coordinated health system. They generally serve the low-income, uninsured, residents of the county, and provide services on a sliding scale or no cost basis. Contact your local Department of Health for more information.

— Use free clinics or income-based sliding scale clinics for preventive, routine, or primary care services.

— Search for a clinical trial that is specific to your diagnosis. Clinical trials provide an avenue to care for the uninsured. Trials frequently absorb most, or all, of the treatment costs and can be an affordable way to access care. The National Institute of Health (NIH) and National Cancer Institute (NCI) offer a broad range of clinical trials. To be pre-screened for these trials, you must call the NCI (1-800-4-CANCER) and NIH (301-496-4000) to determine if you meet their criteria.

— If you are suffering from a severe, chronic disease and are seeking major or long-term treatment, check with the closest university or teaching hospital to find out if they have a charity care program. Some larger hospitals will pre-qualify a patient for free or reduced care to decrease the financial burden of treatment.

— For access to physical therapy, rehabilitative and occupational therapy, treatment for speech, or hearing and language related disorders, you can contact local universities or specialty training centers to see if they offer free/reduced care services. Dental schools, for example, often have clinics where services are offered for free or for a fraction of the cost that a private dentist would charge. As with other access to care needs, you can contact clinics and hospitals and inquire about charity care, prompt pay discounts, and payment plans. You may also want to apply for Medicaid should you meet certain eligibility criteria.

# Dealing with Your Medication Needs when Uninsured

Being able to consistently take a medication your doctor has prescribed for you is an important part of staying healthy and managing any chronic conditions you have. If you are having difficulty accessing prescribed medications or supplies, you may find the following action steps helpful.

- Explore store loyalty or discount drug options through large retailers, supermarket, or pharmacy chains such as Walgreen's, Wal-Mart, CVS, or Target. Contact your closest retailer to see if a comparable program exists.
- Consider generic-equivalent medications with your doctor's approval.
- Explore mail order options as they may offer bulk discounts if you order a 3-month supply at once.
- Check with your provider to see if he/she can offer you samples of the medication you need. This is especially important if it is a new medication for you, then you can see if it is effective for you before you fill a larger order.
- Apply for national or disease specific drug assistance programs. There are also free or low-cost drug programs.
- Apply for state drug assistance programs by contacting your local state insurance commissioner's office. You can find a link to state specific medication programs on your state webpage.
- Drug replacement programs may be available to assist you by providing medications directly to your physician's office for your use. Discuss these programs with your treating physician.
- Many drug manufacturers offer medications for free or minimal cost to patients who are unable to afford them. Try contacting the manufacturer of the medication you need to inquire about any potential programs you may be eligible for.
- If you need assistance with the cost of durable medical equipment (DME) and/or specialty products such as diabetes test strips, wheelchairs, lymphedema sleeves, hearing aids, etc. it is a good idea to first make contact with the manufacturer of the product. Some manufacturers will offer discounts to uninsured patients and/or additional resources. Always inquire if there is a financial assistance program available or if payment arrangements can be made. You may also want to check with local charitable organizations in your area such as The Salvation Army and United Way as they may have donated items available for purchase at a reduced cost.

## TIP:

PAF's National Financial Resource Directory ([www.patientadvocate.org/financial](http://www.patientadvocate.org/financial)) can help you locate some of the programs mentioned above. Search under "Manufacturer's Patient Programs" or "Other Medication Assistance" to produce a list of possible resources that help with medication costs.

# Uninsured and Facing an Emergency? Know Your Rights!

Just because you don't have health insurance does not mean you're without protection. Know your rights.

As an uninsured individual, you may not be familiar with what rights are available to you in an emergency. You have the right to emergency care if you meet the federal guidelines of what constitutes an emergency situation.

So what qualifies as an emergency?

- Any incident that is severe or life-threatening,
- Any incident where bodily functions or organs are seriously impaired,
- Any incident where delivery is imminent in a pregnant woman.

No matter what your insurance status, hospitals and emergency rooms must provide adequate care if your situation qualifies as an emergency.

Some visits will not qualify under the formal definition of an emergency:

- Going to an emergency room for non-life threatening care
- Visiting an urgent care facility for non-life threatening events
- Prenatal care, wellness checks, screenings, follow-up appointments or ongoing doctor visits
- Situations that are not considered life threatening, like flu, colds, rashes, etc.

Once your immediate situation has been assessed and you have been stabilized, your hospital may elect to transfer or discharge you.

Please keep in mind just because you go to the emergency room, it does not mean you will be seen if your situation does not constitute an emergency.

Additionally, just because you were treated despite being uninsured does not mean the visit is free. You will be responsible for the full bill and will need to work out a payment arrangement with the hospital. Consider asking for charity care options or discounts that might be available to help offset some of the costs.

If you are uninsured, please consider reaching out to your local Medicaid office to determine eligibility for this coverage. You can also explore your options through the Affordable Care Act Marketplaces at [www.healthcare.gov](http://www.healthcare.gov)