

# CAMP Care

*Health Care & Insurance Informational Packet*

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# FREQUENTLY ASKED QUESTIONS ABOUT HEALTH INSURANCE

## 1. What is health insurance?

*According to Independent Blue Cross, Health insurance is a way to pay for health care. It protects you from paying the full costs of medical services when you're injured or sick. You agree to pay a certain rate each month and in return, your health insurer agrees to pay a portion of your covered medical costs.*

## 2. Why do you need health insurance?

*According to Medical Mutual, Health insurance is important to have because accidents or serious health problems can occur at any time. Also, medical expenses can be high, so health insurance can connect you with doctors and hospitals that will provide their services at much lower rates.*

## 3. How do you get health insurance?

*There are many ways to obtain affordable health care and insurance, but before a person picks, he or she should research what plans are available and best for them. As a student in East Lansing, two viable options to research are the Healthy Michigan Plan & the Ingham Health Care Plan.*

## 4. Do you have to sign up for health insurance with your family?

*Not necessarily. Many colleges provide their students with a health plan that covers a range of medical services and benefits. Likewise, students over age 18 can apply for full coverage outside of their family or college, but students are allowed to stay on their parents plan until age 26, at which point they become responsible for finding their own insurance*

## 5. What terms associated with health insurance should you know?

**I. Deductible:** A set amount a person pays toward their medical bills every year before their insurance covers the rest. The amount varies by plan, and some have no deductible at all.

**II. Premium:** The amount a person pays their health insurance provider to keep their coverage active. This is a monthly payment.

**III. Co-insurance:** The percentage of a person's medical bills they share with their insurance provider. For example, a \$100 medical bill with 80% coverage means that person would pay for the other 20%, or \$20.

**IV. Co-pay:** The flat fee a person pays every time they go to the doctor or fill a prescription. This doesn't count toward your deductible.



## **Background Information:**

The Ingham County Health Plan is **NOT** actually health insurance, but a way for uninsured residents of Ingham County to obtain affordable health care. The plan helps eligible individuals receive necessary medical services and benefits at little to no cost.

### **Cost:**

There's a \$20 non-refundable annual enrollment fee per calendar year and co-pays that don't exceed \$10.

### **Eligibility:**

The Ingham Health Plan is for county residents who make less than \$28,000 per year and do not qualify for comprehensive public or private health coverage. Additionally, the Ingham Health Plan provides short-term coverage for residents waiting for a Medicaid or Healthy Michigan Plan coverage determination or waiting to enroll in a Federal marketplace plan.

### **Coverage:**

- Doctor Visits
- Injectable medications\*
- Mammograms
- Outpatient X-rays and radiology services
- Physical Therapy\*
- Preventative care (i.e. early treatment and diabetes testing, respiratory diseases, other illnesses)
- Necessary prescriptions, mostly generic medications
- Specialist services

*\*Limited supply and services*



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## Background Information:

The Healthy Michigan Plan is a type of health insurance for Michigan residents that offers a variety of health care benefits in compliance with the federal law essential health benefits.

### Cost:

Non-emergent admission hospital stays are \$50. All other co-pays are \$3 or less.

### Eligibility:

- Anyone between the ages 19-64
- Single person(s) who make less than \$16,000/year; Families of 4 that make less than \$33,000/year
- Anyone who does not qualify for Medicare
- Anyone who does not qualify for other Medicaid programs
- Anyone who is not pregnant at the time of application
- Any resident of the State of Michigan

### Coverage:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity care
- Mental health and substance use disorder treatment services
- Prescription drugs
- Rehabilitative and habilitative services/devices
- Laboratory services
- Wellness services and chronic disease management

# ENROLLMENT & FURTHER ACTION

## Ingham Health

To enroll in the Ingham Health Plan, you must complete an in-person interview with an Enrollment Specialist at one of the county's many sites

### **Application Requirements:**

- Income
- Proof of Residency
- Healthy Michigan Plan pending application (if applicable)

### **Enrollment Locations:**

- Allen Neighborhood Center
- Capital Area Community Services
- Glaahi
- Northwest Initiative
- South Side Community Coalition

### **Contact Information:**

Phone Number:  
**1.866.291.8691**  
E-mail:  
**inghamhealthplancorp@gmail.com**

## Healthy Michigan

To apply for the Healthy Michigan Plan, you can go online and fill out an application, call the Michigan Health Care Helpline, or visit your local Department of Human Services.

### **Apply Here:**

[www.michigan.gov/mibridges](http://www.michigan.gov/mibridges)

### **Enrollment Location:**

Department of Human Services:  
5303 S. Cedar St. East Lansing, MI

### **Contact Information:**

Michigan Health Care Helpline:  
**1.855.789.5610**  
Department of Human Services:  
**517.887.9400**

# *Work Cited*

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