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Continuing healthcare in tough economic times

By Karen Sampson, MA

REPORTS SAY WE ARE SEEING THE HIGHEST NUMBER of layoffs and unemployment applications since the 1930s. For families making a go of it while one or more adult members is looking for work, perhaps the biggest concern is health insurance and continuing healthcare treatment plans. Some families and individuals affected by AD/HD are facing the added challenge of continuing to pay for their medications when budgets are tighter. It takes research and planning, but most families can continue to do so, even if there is a job loss. Discontinuing medication, especially without consulting with your prescribing professional, could cause more difficulty in the long run and is not recommended.

Spouse's insurance

Look into being added to your spouse's or partner's insurance coverage. It may mean a higher family premium, but it will be money saved compared to buying your own insurance or carrying COBRA coverage. You may be able to add your children if they are also dependents of your spouse or partner or have them added to their other parent's health insurance coverage if you are no longer with that person.

COBRA

If you are laid off, make sure to sign up for your company's Consolidated Omnibus Budget Reconciliation Act coverage—nicknamed COBRA. You will maintain your health insurance with the responsibility of paying for the full premium amount, which was formerly shared by you and your employer. Since some plans won't accept a pre-existing condition for coverage if you let your insurance lapse, the cost of carrying the COBRA coverage may be cheaper in the long run.

The stimulus bill approved in early 2009 contains a benefit for COBRA recipients: a 65 percent subsidy for recently unemployed workers. If your COBRA provider has not already contacted you, contact them for your new premium cost. For most families on COBRA, this will make carrying health insurance more affordable.

State Children's Health Insurance Program

The federal government provides money to the states to fund children's health insurance programs. Contact your state's

department of health about available programs that may be low-cost or free. Go online to insurekidsnow.gov/states.asp and find your state's program.

Working part-time

Some businesses offer health insurance to part-time employees. Major fast-food chains have done so in the past, as have big-box retailers. The work may not be glamorous or have a sizable paycheck, but the health insurance and ability to continue your treatment plan or that of a family member can be worth it.

pay out-of-pocket for their services. Another option is to call other medical offices and get quotes on the services they provide.

Local clinics & discount medication

Some pharmacies have in-house clinics for minor ailments and health check-ups. Big-box retailers with their own pharmacies are now offering discounted medications, some as low as \$4 per prescription or \$10 for a 90-day supply. Not all medications are included in these programs, so talk with the pharmacist to learn which medications are available under their programs and how that particular store can help your family.

Prescription discount plans

There are many types of prescription discount plans, often offered through organizations. CHADD offers its own plan—the CHADD UNA Discount Prescription Card—available to both members and nonmembers. Information can be found at CHADD.org.

Purchasing your own health insurance

This can be an expensive option and is not appropriate for every situation. Check the fine print on what is covered, including hospital stays and pregnancy, and how high the deductibles can be. The online locator EhealthInsurance.com can help you find quotes for your area, but it is always a good idea to research a suggested company first.

If you become separated from your employment, it is possible to maintain health insurance coverage, though it will take some research to find the approach that works best for you and your family. Resources are available online, through the local library, and from your healthcare provider. Exploring your healthcare options is a sound investment in your health. ●



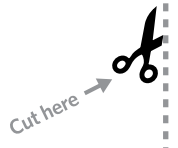
Talk with your prescriber

Don't be afraid to discuss with your prescribing professional that your family's financial situation has changed. Most are prepared to hear this from their patients and can help you find resources to continue your healthcare. Often physicians' offices receive samples of medications, which can be passed along to patients. Some prescribers are in a position to negotiate for the cost of care, especially if they know you have to

FOR MORE INFO
Visit the Influence Policy page at chadd.org to read more about health insurance coverage of AD/HD



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