

Health Insurance and Coverage Options

Health insurance helps cover the cost of health care such as hospital stays, doctor's visits and prescription medicines. The following are all options for obtaining health insurance:

Medicare

This is a federal program that primarily serves the elderly. Individuals aged 65 or older are automatically eligible for the program. People who are disabled and have received Social Security disability benefits for a minimum of 24 months also qualify. So do individuals undergoing dialysis for kidney failure or in need of a kidney transplant. Individuals who have Amyotrophic lateral sclerosis (Lou Gehrig's disease) also are covered by the program.

South Carolina Healthy Connections Medicaid

This is South Carolina's insurance program that funds medical care for certain citizens who have low income and/or are disabled. This is a separate program from Medicare. Some individuals may qualify for both Medicaid and Medicare.

Subsidized Health Insurance at the Federal Marketplace (Exchange)

Certain people with lower income levels can receive discounted rates on health insurance through the new federal marketplace. Individuals can apply online at www.healthcare.gov, by telephone (toll-free at 1-800-318-2596), with a paper application or with an in-person assister.

Employer-sponsored Health Insurance

Many employers provide health insurance to their employees as part of an employee benefit package. Typically, each employee shares in the cost of this insurance. Individuals should contact their employer if they believe this insurance may be an option.

Privately Purchased Health Insurance

Individuals can buy their own health insurance from sources including an insurance company or broker.

Hospitals also can direct patients to additional sources for insurance information, including navigators, certified application counselors, hospital financial counselors, Medicaid sponsored workers and eligibility vendors used by the hospital.