



# Furthering Families

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## *Meeting families' insurance needs*

### *Health Care Insurance*

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Health Care Insurance is a critical component to ensuring the well-being of individuals in the state. In Michigan, there are four main ways that individuals can opt to pay for health care expenses.

The first way individuals can pay for health care expenses are through employee benefits programs. Employee benefit programs allow individuals who work for a company that furnishes medical coverage as part of an employee benefit package to utilize their insurance available to their employees and their families at a free and/or reduced cost.

Purchasing insurance is another way individuals can pay for health care expenses. Through this option, the individual and/or family purchases coverage and make the required payments to the insurance agency.

The third way individuals pay for health care expenses are through government programs such as Medicaid, Medicare, Healthy Kids, and MI Child. There are a variety of program eligibility requirements for these governmental programs. To find out more information about these state and nationally funded programs, visit the Michigan Department of Community Health web site at [www.michigan.gov/mdch](http://www.michigan.gov/mdch).

The last way is to be self-insured. This means that none of the three previous ways are available and/or being accessed and this person is covering their own expenses. Individuals/families that are self-insured potentially cover their expenses through investments, savings, and other assets.

*What if I can't afford health insurance? What is available to me?*

The **Medicaid program** is a federally funded program, made available locally through the state of Michigan through the Family Independence Agency. Medicaid provides health care coverage for individuals and families who may have a difficult time in finding insurance coverage elsewhere. There are a variety of programs available through Medicaid for which individuals and/or families may qualify. Eligibility

is based on income level, family size and age, as well as a variety of other factors. For a complete listing of the Medicaid programs, see [www.michigan.gov/mdch](http://www.michigan.gov/mdch).

**COBRA** is an acronym for the federal Consolidated Omnibus Budget Reconciliation Act of 1986. This federal law allows terminated employees and their families who may lose group health care coverage because of termination of employment, death, divorce, or other life events to continue coverage for specified periods of time. The law applies to group health coverage provided by employers with 20 or more employees, but does not apply to federal employees and church-sponsored plans. To find out more about COBRA's services, see <http://www.cobrahealth.com/>

**Children's Insurance** – There are a variety of insurance coverage's specifically targeted to children's needs. **Healthy Kids** is a program for children under the age of 19 and for pregnant women. There is an income limit, but no asset limit for this program.

Another program is the **MiChild** Program. This program is administered by the Department of Community Health and is for the uninsured children in Michigan families. The MiChild program has a higher income limit for eligibility. This program is for children under the age of 19. MiChild provides a comprehensive package of health care benefits including vision and dental. To find out more about these two programs, see [www.michigan.gov/mdch](http://www.michigan.gov/mdch).

References:

Family Independence Agency – State of Michigan -  
[www.michigan.gov](http://www.michigan.gov)  
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