

# **How to Get Affordable Health Care in Los Angeles**

**2007 - 2008**

*Compiled by*

**The Health Insurance Resource Center**  
**[www.ahirc.org](http://www.ahirc.org)**

**The Actors Fund,  
for everyone  
in entertainment.**

Celebrating 125 years.

**The Health Insurance Resource Center** was created in 1998 by **The Actors Fund**, with a grant from the National Endowment for the Arts, to help people in entertainment and the arts find affordable health care coverage. With in-person counseling in New York and Los Angeles, national telephone support, an Internet database of resources ([www.ahirc.org](http://www.ahirc.org)) with over a half-million visitors each year, and more than a hundred *Getting and Keeping Health Insurance* workshops offered at arts, cultural, and human services organizations throughout the country, HIRC works to reduce the number of uninsured artists and expand access to quality, affordable health care.

For more information, contact us at 323.933.9244, ext. 32 or on the web at [www.ahirc.org](http://www.ahirc.org), or visit any of the websites listed in this booklet.

The laws, regulations, rules and policies on which the information in this guide are based are subject to frequent change. The Health Insurance Resource Center makes no representations or warranties, express or implied, as to the accuracy, completeness, or timelines of the information in this guide. This guide contains references to companies, organizations, services, and health centers. Inclusion of this information is not an endorsement of the products, services, or care provided. Before commencing, terminating or changing coverage you should confirm the information herein with the appropriate company, organization, or government agency. This guide should not be used in place of consultations with qualified legal and/or medical professionals. In no event will HIRC or The Actors Fund be liable for any decision made or action taken by anyone in reliance upon the information contained in this guide.

## ► Why do I need health insurance?

- ✓ Access to quality health care is directly tied to having health insurance. Without health insurance or unlimited funds, you will have little or no say in the care you receive or in the choice of providers of that care.
- ✓ The cost of care is so great that a surgery, a day or two in the hospital, treatment for a chronic condition, a prescription for ongoing drug therapy, or even several hours in a hospital emergency room can throw you into considerable, even ruinous debt, if you are uninsured.
- ✓ People without health insurance frequently delay care, and are more likely to be sicker when they seek care. Not surprisingly, the mortality rates for cancer and other diseases are higher among the uninsured.

## ► What are my rights and protections?

**You are not currently guaranteed the right to purchase health insurance in California.** You can be turned down because of your present health or because of your medical history. For those accepted by a plan, the premium (monthly payment) will be determined by several factors, the most important of which is age: a person in their fifties may pay hundreds of dollars more per month than a person in their twenties for the same benefits.

If you are denied health insurance, you will have access to MRMIP, California's high-risk plan (see page 4), but this is an expensive and limited alternative. You may also be eligible to buy an insurer's "HIPAA" plan (see page 2) if you have no other options. For easy-to-understand information on your rights as a health insurance consumer visit [www.healthinsuranceinfo.net](http://www.healthinsuranceinfo.net).

## ► How can I get health insurance in the Los Angeles area?

You have three basic options for obtaining health insurance in Los Angeles:

- ✓ employment-related coverage
- ✓ private purchase plans
- ✓ government-subsidized programs

## ► What are my employment-related options?

**A job, or a spouse/domestic partner's job** This is how most people under 65 years old get health insurance. The worker usually pays part of the cost and the

employer/union pays the rest (although some employers require the worker to pay the full cost). This is called *group* insurance. It can be the least expensive way to get health insurance, and is particularly useful to anyone who has a pre-existing condition, since coverage cannot be denied and will begin either immediately, or up to 90 days after starting your new job.

**A union** Entertainment industry unions offer health insurance to eligible members. For performers, eligibility is achieved through the amount of “union work”, in which an employer contributes towards the union health benefit. Selected entertainment union websites:

American Federation of Television and Radio Artists: [www.aftrahr.com/342.asp](http://www.aftrahr.com/342.asp);  
Actors’ Equity: [www.equityleague.org/health/index.html](http://www.equityleague.org/health/index.html)  
Screen Actors Guild: [www.sagph.org/index2.html](http://www.sagph.org/index2.html); American Federation of Musicians Local 47: [www.afm.org/47/](http://www.afm.org/47/)

**COBRA/Cal-COBRA** are laws that let you keep the same insurance you had through an employer or union after you’ve left your job or become ineligible for benefits. You will pay the full premium, i.e. both your share and the amount your employer or union was paying on your behalf. COBRA/Cal-COBRA can be quite expensive, but may be cheaper than buying an individual policy; it may also be your *only* option if you have a pre-existing condition. California is unique in that it allows you to keep your insurance beyond the usual 18 months for up to 36 months (with an increase in the monthly cost).

Keep your option to choose COBRA/Cal-COBRA open even if you think you can’t afford it. One important reason to choose COBRA is that once you’ve exhausted it, you’re eligible to purchase a “HIPAA” plan *regardless* of your health status. This is an important protection.

[www.dmhc.ca.gov/dmhc\\_consumer/hp/hp\\_cobra.asp](http://www.dmhc.ca.gov/dmhc_consumer/hp/hp_cobra.asp)

**HIPAA Plans** If you’ve been denied insurance due to a pre-existing condition, you may qualify for coverage as a “HIPAA eligible” individual if: 1) you had at least 18 months of continuous insurance coverage, the last day of which was under a group plan, 2) you’ve exhausted any COBRA coverage that was available to you, and 3) you aren’t eligible for any public or group health plans. Four insurers (Blue Cross, Blue Shield, Health Net and Kaiser Permanente) offer HIPAA plans. Be aware that once you enroll in a HIPAA plan, you cannot change insurers. The premiums for these plans are generally considerably higher than for other plans. Contacting an insurance broker may be the simplest way to compare and choose a HIPAA plan.

**A school** Colleges and universities now require students to be insured, and often

make insurance available at greatly reduced cost. If you are considering taking courses, you may want to get coverage through your school. Spouses/domestic partners and children can usually be covered as well. Alumni associations sometimes offer affordable plans to their members.

**Small business insurance** In California, small employers (with 2 to 50 full-time employees) are guaranteed the right to buy group coverage, regardless of their employees' health status. This type of coverage can be an option for those who might otherwise be rejected for individual insurance. The best guide for unbiased and comprehensive information on this subject is at [www.HealthCoverageGuide.org](http://www.HealthCoverageGuide.org)  
*Note:* Unlike many other states, Chambers of Commerce in California do not offer health insurance.

### ► **I'm a freelancer. What's available to me?**

Some freelancers join professional associations which allow them to purchase insurance at reduced rates. An association called Working Today ([www.workingtoday.org](http://www.workingtoday.org)) offers several plans in the Los Angeles area. Some associations and arts organizations offer discount plans; be wary of these, as they only promise *discounts* on services and are not comprehensive insurance plans. For a listing of associations, visit [www.ahirc.org](http://www.ahirc.org).

### ► **I can afford to buy private insurance, but I don't know what type of plan to get.**

The best way to choose a health plan is to start by considering the amount of financial and medical risk you're willing to take. Then find doctors you are comfortable with and trust, and ask them what insurance carriers they accept. Private, direct-purchase plans can be divided into 3 types:

- ✓ **HMO** plans, which limit the providers you can see.
- ✓ **PPO/POS** plans, which allow you to go outside of the network at an increased cost.
- ✓ **HSAs (Health Savings Accounts)**, which combine tax-sheltered funds for health care with a high-deductible or 'catastrophic' insurance plan.

Plans vary widely in price and services provided. Costs can include premiums, co-pays, deductibles and co-insurance. Health Savings Accounts work best if you make limited use of the health care system. High-deductible plans generally have lower premiums, but require you to pay more for medical expenses up front before your benefits kick in.

You may also decide to buy a **short-term insurance policy** if you are between jobs, or are waiting for another insurance policy to begin. Short-term policies usually have more affordable rates, but are available for up to 12 months only.

Once you've determined your risk limit and found a good medical provider, you can choose a carrier and type of policy. Health insurance brokers (listed in the yellow pages) or online brokers (like [www.ehealthinsurance.com](http://www.ehealthinsurance.com)) can help you weigh your options. Online brokers make it convenient to compare prices and plans but list only those insurers who have paid to be on the site.

## ▶ **I will be traveling/going on tour/exhibiting out of town. Will I be covered if I get sick while I'm on the road?**

If you plan on traveling outside the Los Angeles metro area, speak with your insurer about coverage. Generally, HMO plans pay claims for life-threatening emergencies only. PPO plans may pay out-of-network claims according to your contract.

## ▶ **What if I have a pre-existing condition?**

If you have a **pre-existing medical condition** (in other words, a physical or mental condition which existed before applying for insurance, for which medical care was recommended or received), look for **guaranteed-issue** insurance. This means you are guaranteed acceptance into a health plan regardless of your medical status. Some options for buying guaranteed-issue health insurance are:

### **TEIGIT** – [www.teigit.com](http://www.teigit.com)

The Entertainment Industry Group Insurance Trust

If you are a member of an association (such as SAG) that participates in TEIGIT, you have access to their insurance plans.

### **MRMIP** – [www.mrmib.ca.gov](http://www.mrmib.ca.gov)

Major Risk Medical Insurance Program (MRMIP)

MRMIP is California's insurance program for people with serious health problems who are not able to buy individual health insurance. Premiums are more expensive than comparable open-market plans. Participation in MRMIP is limited to 36 months. At the end of this period, enrollees are given a one-time opportunity to purchase guaranteed health coverage through any health insurance company offering individual coverage in California.

## ▶ **I can't afford private insurance. Are there any government-subsidized programs that can help me?**

Eligibility for almost all government health care programs is based on your income (figured as a percentage of the Federal Poverty Level) as well as other requirements. The 2007 Federal Poverty Level for one person is \$10,210 and for a family of four is \$20,650.

You can quickly find out if you are eligible for one or more of 26 health and human services programs in Los Angeles County by going to the **LA County Helps** website [www.lacountyhelps.org](http://www.lacountyhelps.org).

**Medi-Cal** is California's Medicaid health insurance program. You may be eligible if any of the following categories apply to you *and* you meet low-income and asset guidelines: you receive SSI/SSP, are 65 years or older, blind, disabled, pregnant, or the parent or caregiver relative of a child under 21. To determine your income, Medicaid adds all your sources of income and then subtracts certain deductions. Medicaid's coverage is comprehensive and includes primary care, hospitalization, prescriptions, and other services. There are no premiums. [www.medi-cal.ca.gov](http://www.medi-cal.ca.gov)

**The AIM Program** offers comprehensive, low-cost health care for pregnant women. AIM is for uninsured middle-income families who don't qualify for Medi-Cal. AIM is also available to women who have health insurance, but whose deductible or co-payment for maternity services is more than \$500. If you qualify for AIM, your baby will automatically qualify for Healthy Families. [www.aim.ca.gov](http://www.aim.ca.gov)

**Healthy Families** is insurance for children up to age 19. It provides comprehensive health, dental and vision coverage to children who are uninsured and don't qualify for Medi-Cal. Benefits are administered by insurance companies. Premiums and co-payments are low. [www.healthyfamilies.ca.gov](http://www.healthyfamilies.ca.gov)

If you are a Los Angeles County resident, you can get no-cost or low-cost care at Los Angeles County hospitals and clinics through several programs. To be eligible, you must be unable to pay the full cost of your care and have charges which your insurance plan won't fully cover. The **Ability to Pay Plan** and the **Outpatient Reduced-Cost Simplified Application Plan** are available for those with low incomes. For more information, visit [www.ladhs.org/clinics/medicare.htm](http://www.ladhs.org/clinics/medicare.htm)

Under the **Pre-Payment plan**, if you pay within seven days of treatment, you do not have to prove your income, assets, or family size. Services are offered at a set price; for example, you pay \$50 for an office visit at a health center. Visit the Los Angeles Department of Health Services website for more information. [www.ladhs.org/clinics](http://www.ladhs.org/clinics)

## ► I have a special health condition. Are there any public health programs that cover it?

**ADAP** and **CARE/HIPP** AIDS Drug Assistance Program (ADAP) and CARE/HIPP help HIV+ uninsured or under-insured individuals access medications, treatments, and insurance. ADAP makes medications available to those who do not qualify for Medi-Cal. CARE/HIPP pays health insurance premiums for people at risk of losing their insurance coverage. Income and asset limits apply. [www.dhs.ca.gov/ps/ooa/programs/care/adap.htm](http://www.dhs.ca.gov/ps/ooa/programs/care/adap.htm)

**The National Breast and Cervical Cancer Early Detection Program** provides low-income, uninsured women access to screening and diagnostic services to detect breast and cervical cancers. Women who are then diagnosed with cancer may be immediately eligible for limited Medi-Cal. [www.dhs.ca.gov/mcs/womenshealth/bcctp.htm](http://www.dhs.ca.gov/mcs/womenshealth/bcctp.htm)

## ► I'm not eligible for employment-related coverage or government programs, and I can't afford insurance. What should I do?

It is possible to get affordable health care without insurance by taking advantage of sliding-scale programs at community clinics, which set fees based on your income, or by using fixed-fee/retail clinics. For a complete list of community clinics in Greater Los Angeles, visit the **Community Clinic Association of LA County** website at [www.ccalac.org](http://www.ccalac.org). For a selected list, see the last page of this booklet.

**The Performing Artists' Clinic** is a collaboration between The Actors Fund, MusiCares and Venice Family Clinic. It is a free primary care clinic for people working in the performing arts and is open two evenings per month. Eligibility guidelines are based on income. Contact The Actors Fund at 323.933.9244 ext. 55 for information.

**The Women's Clinic & Family Counseling Center** offers free or low-cost medical and mental health services to both men and women. Fees are based on a sliding scale. [www.womens-clinic.org](http://www.womens-clinic.org)

Retail clinics, like **Minute Clinic**, offer routine treatment and preventive care for common conditions, and can be found in pharmacies such as CVS. See their website for locations. [www.minuteclinic.com/en/USA/](http://www.minuteclinic.com/en/USA/)

## ▶ I am 65 or older. What are the options for people my age?

**Medicare** is health insurance for people age 65 and older and the disabled. Medicare is divided into different areas of coverage: Part A covers hospitalization, Part B covers outpatient and other medical services, and Part D covers medications. Both Parts B and D require premiums and co-insurance and co-pays. There is no premium for Part A. [www.medicare.gov](http://www.medicare.gov)

## ▶ I can't afford my medications. Can I get them for less, or for free?

**The Partnership for Prescription Assistance's** website [www.pparx.org](http://www.pparx.org) has information on over 150 pharmaceutical patient assistance programs which offer low-income, uninsured or underinsured patients free or low-cost medications.

Some major retailers offer lower-cost medication.

**Wal-Mart** [www.walmart.com/pharmacy](http://www.walmart.com/pharmacy) and **Target** [www.target.com](http://www.target.com) both offer over 300 generic medications for \$4 for a 30-day supply.

## ▶ I have mental health needs and I don't have insurance. What should I do?

If you are in crisis, call the **Suicide Prevention Center** at (877) 727-4747. The hotline is available 24 hours per day, 7 days per week. They can talk with you about your crisis and refer you to services in your area. The center also offers support groups.

Some **clinics** provide mental health counseling and set fees for services based on your income. For a selected listing of these clinics, refer to the last page of this booklet.

**National Mental Health Association of Greater Los Angeles** provides confidential help to individuals and families. They have an extensive database of mental health services provided by Los Angeles County's nonprofit and public health care system. Call 1-888-242-2522 or visit [losangeles.networkofcare.org/mh/resource/find.cfm](http://losangeles.networkofcare.org/mh/resource/find.cfm)

## ▶ I have a dental problem, but no dental coverage. What should I do?

**Private dental insurance** can be purchased from various companies. Plan summaries, comparisons and applications are available at [www.dentalinsurance.com](http://www.dentalinsurance.com).

There are numerous **dental discount plans** available. Most of these have set fees for services, and a list of participating dentists. Patients' experiences with these plans are mixed; they seem to work best when a dentist you already know and trust is participating. Links to these plans can be found at [www.dentalplans.com](http://www.dentalplans.com).

**The UCLA School of Dentistry** runs clinics that offer services in every area of dentistry and oral health. The work is done by students, residents and faculty, and costs about half of what it would at a private practice. [www.dent.ucla.edu](http://www.dent.ucla.edu).

Some community clinics in Los Angeles offer **low-cost or free dental care to low-income people**. For example, the Wilson-Jennings-Bloomfield UCLA Venice Dental Center provides comprehensive dental care to low-income clients from Venice and the surrounding areas.

## ► Glossary

---

**Co-insurance:** The amount you must pay for your portion of medical fees, usually expressed as a percentage. For example, if you have an 80/20 plan, your insurance will pay 80% of the contracted charges and you are responsible for 20%.

**Co-pay:** The flat amount you pay for services, such as office visits, prescriptions, and exams.

**Deductible:** The sum of money you pay out-of-pocket for medical expenses before the insurer starts to pay its part.

**HMO** (Health Maintenance Organization): A type of insurance company or plan that provides services through a network of providers. In an HMO, your Primary Care Physician (PCP) is responsible for coordinating your medical care. An HMO does not cover services provided outside of its network.

**Look-back period:** The maximum length of time that can be examined for evidence of pre-existing conditions prior to enrolling in a health plan.

**Out-of-pocket limit:** The maximum dollar amount of covered health care expenses you could pay each year. Once you reach your out-of-pocket limit, the plan pays 100% of covered expenses for the remainder of the calendar year.

**Premium:** Money paid on a monthly or quarterly basis to an insurer for insurance coverage.

**PPO** (Preferred Provider Organization): An insurance plan that allows members to use services in or outside of the insurer's network of providers. Going to network providers is usually cheaper; services outside of the network generally require payment of a deductible and co-insurance.

## **Selected community health care clinics**

---

Venice Family Clinic, 604 Rose Ave., Venice (310-392-8636)

Los Angeles Free Clinic, 8405 Beverly Blvd., Los Angeles (323-653-1990)

Valley Community Clinic, 6801 Coldwater Canyon Blvd., North Hollywood (818-763-8836)

Women's Clinic & Family Counseling Center, 9911 W. Pico Blvd., Los Angeles (310-203-8899)

## **Selected Los Angeles County Hospitals**

---

LA County/USC Medical Center, 1200 N. State St., Los Angeles (323-226-2622)

Harbor/UCLA Medical Center, 1000 W. Carson St., Torrance (310-222-2345)

Valley Care Olive View/UCLA Medical Center, 14445 Olive View Dr., Sylmar (818-364-1555)

## **Selected mental health care clinics**

---

The Maple Counseling Center, 9107 Wilshire Blvd., Beverly Hills (310-271-9999)

Women's Clinic & Family Counseling Center, 9911 W. Pico Blvd., Suite 500, Los Angeles (310-203-8899)

Valley Community Clinic, 6801 Coldwater Canyon Ave., North Hollywood (818-763-8836)

LA Gay & Lesbian Center, 1625 N. Schrader Blvd., Los Angeles (323-993-7699)

## **Selected 24-Hour Pharmacies**

---

### **Hollywood and the West Side:**

CVS, 2505 Santa Monica Blvd., Santa Monica (310-828-6456)

Rite Aid, 300 N. Canon Dr., Beverly Hills (310-273-3561)

Walgreens, 5451 W. Sunset Blvd., Los Angeles (323-860-7980)

### **San Fernando Valley:**

CVS, 511 Hollywood Way, Burbank (818-841-0710)

Rite Aid, 13333 Riverside Dr., Sherman Oaks (818-907-1431)

Walgreens, 1028 S. San Fernando Blvd., Burbank (818-729-9283)

**The Actors Fund,  
for everyone  
in entertainment.**

5757 Wilshire Boulevard, Suite 400  
Los Angeles, CA 90036  
323.933.9244  
fax 323.933.7615  
[www.actorsfund.org](http://www.actorsfund.org)

**Funded through the generous support of LINC and  
the center for cultural innovation**

**LINC**



450 West 37th Street, Suite 502  
New York, NY 10018  
646.731.3275  
[www.linchnet.net](http://www.linchnet.net)



244 South San Pedro Street, Suite 401  
Los Angeles, CA 90012  
213.687.8577  
[www.cciarts.org](http://www.cciarts.org)