HEALTH BENEFIT RESOURCES

HEALTH INSURANCE

- U.S. Department of Health & Human Services – www.healthcare.gov and http://www.hhs.gov/ociio/index.html

- Arizona Department of Insurance – www.azinsurance.gov

- Report on Arizona Health Insurers – www.id.state.az.us/publications/AZ_Health_Insurer_Comparison_print_bw.pdf

- A Consumer Guide to Health Care Appeals – www.id.state.az.us/publications/Guide_to_Healthcare_Appeals_09.pdf

- List of insurers that must sell small group (2-50) health insurance ("Accountable Health Plans") www.id.state.az.us/publications/Accountable_Health_Plans_List_1-08_rev.pdf

- List of insurers selling to individuals – www.id.state.az.us/publications/Individual_Health_Insurance_May_2010.pdf

- Ways to Avoid Being a Victim of Phony Insurance – http://www.id.state.az.us/publications/Phony_ins_flyer.pdf

- Find an insurance agent that specializes in the local, individual health insurance market – http://www.nahu.org/consumer/findagent.cfm

- HIPAA Elilgibility: right to guaranteed-issue individual heatlh insurance policy in certain circumstances – www.cms.hhs.gov/HealthInsReformforConsume/Downloads/HIPAA_Eligibility_Criteria.pdf

- COBRA Eligibility: right to continue your employer's health benefits in certain circumstances – www.dol.gov/dol/topic/health-plans/cobra.htm

- Health Insurance Conversion – A spouse or covered dependent child can convert a group contract to an individual policy [or a covered family member can convert an individual policy to their own] upon the death of the named insured, divorce, or other condition (other than failure to pay premium) under which dependent coverage would otherwise terminate. (Arizona Revised Statutes §§ 20-1057, 20-1408 and 20-1377)

- Timely Pay & Grievance Rights for Health Care Providers - http://www.id.state.az.us/publications/TimelyPayGrevBrochure-REVISED-Jan09.pdf

- ADOI Regulatory Bulletins, Press Releases, and Consumer Alerts - www.azinsurance.gov

- Many other informative records and documents are available from the ADOI with the completion and submission of a *Public Records Request Form* available on-line at www.id.state.az.us/recordrequest.html:

  - Documents filed with the ADOI by some health insurance companies (e.g., policies, advertisements and some rates).
  - Closed complaints filed with the ADOI.

DISCOUNT HEALTH CARE

Not-for-profit organizations that provide the uninsured access to medical care at discounted prices:

- **Pima Community Access Program:** www.pcap.cc/index.php
- **HealthCare Connect (Maricopa county):** www.healthcareconnect.org/

FEDERAL GOVERNMENT HEALTH BENEFITS (programs NOT under the jurisdiction of the Arizona Department of Insurance):

- Medicaid/AHCCCS – www.azahcccs.gov
- Medicare – www.medicare.gov
- Tri-Care/CHAMPUS/Active Military – www.tricare.mil
- Veterans – www.va.gov
- Federal employees – www.opm.gov/insure/health/index.asp
- High Risk Pool: www.pcip.gov

OTHER

- Arizona Small Business Association (offers health insurance to their small business members) – www.asba.com
- Insure U: Get Smart About Insurance - www.insureuonline.org/
- St. Luke's Health Initiative - www.slhi.org
- Kaiser Family Foundation - www.kff.org
- Commonwealth Fund - www.commonwealthfund.org
- Center for Studying Health System Change - www.hschange.com