

adultBasic
Healthcare Program

adultBasic Coverage Healthcare Program

The adultBasic coverage is a program of basic health care coverage for uninsured adults. This program is run by the Pennsylvania Insurance Department and is paid for with the Tobacco Settlement funds. The monthly premium per enrollee in this program will be \$35/month in 2009. Because funding for this program is limited, there is now a waiting list for adultBasic. Interested persons should still apply to get on the waiting list. If you are found to be eligible for adultBasic coverage you will be given the option of buying the coverage at full price until you are moved off the waiting list and into the program. The full cost of buying adultBasic varies but it is around \$330 per month.

adultBasic ELIGIBILITY REQUIREMENTS

The following is a list of eligibility criteria for participation in the adultBasic program. Adults are eligible who:

- are between the ages of 19 and 64;
- have a household income below 200% FPL (no resource limit) (See chart on p. 2);
- are residents of PA for at least 90 days prior to enrollment;
- are US citizens or legal residents of the US;
- are ineligible for Medical Assistance or Medicare;
- have no other form of health care coverage at the time of application;
- have had no health care coverage for at least 90 days prior to application.

(Exceptions to the 90 day waiting period: a) the person is eligible to receive unemployment compensation benefits; b) the person had creditable health insurance coverage, but at the time of application for coverage was no longer employed and was ineligible to receive benefits pursuant to the unemployment compensation law; c) the person is the spouse of a person who meets either of the first two exceptions and both the eligible adult and the spouse meet the income requirements of this program and are applying for coverage.)

Under this program, no contractor can prohibit enrollment based upon a pre-existing condition, nor can a contractor exclude a diagnosis or treatment of a condition based on the condition's existence prior to enrollment.

Benefits under adultBasic

The following are the basic benefits that will be offered under adultBasic:

- preventive care;
- physicians' services;
- diagnosis and treatment of illness or injury, including all medically necessary covered services related to the diagnosis and treatment of sickness and injury and other conditions provided on an ambulatory basis, such as laboratory tests, x-rays, wound dressing, and casting to immobilize fractures;
- inpatient hospitalization;
- outpatient hospital services
- emergency accident and emergency medical care.

HOW TO ENROLL IN adultBasic

You can enroll in adultBasic by calling the contractor in your region. The contractors are as follows:

- Unison aB (South Central) 1-800-414-9025
- Highmark/Western Caring Foundation (Western PA) 1-800-543-7105
- Keystone Health Plan East (Southeastern PA) 1-800-464-5437
- Highmark Blue Shield (Central PA) 1-866-727-5437
- First Priority Health (Northeastern PA) 1-800-543-7199

ABC Income Limits for 2009

# in Household	Monthly Income	Annual Income
1	\$1,805	\$21,660
2	\$2,428	\$29,140
3	\$3,052	\$36,620
4	\$3,675	\$44,100
5	\$4,298	\$51,580

If you have any questions, please call the Pennsylvania Health Law Project Help Line
1-800-274-3258
TTY: 1-866-236-6310