



spotlight on health care

Health Care Tips: Keeping Coverage Between Jobs

(NAPSA)—There may be at least one way to help Americans who have faced layoffs: Maintaining health coverage between jobs can be made more affordable.

More than 2.5 million people have lost their jobs since the beginning of the current recession and, according to the Kaiser Family Foundation, more than half of the unemployed adults who were looking for work were uninsured.

Of that group, 69 percent said they were uninsured because they lost their job or were unable to afford coverage. For many of them, short-term medical insurance may be an affordable solution.

The insurance can make a difference to the unemployed and others who are in situations that leave them uninsured temporarily. This includes not only those recently laid off, but also those who are caught in a waiting period for insurance to kick in at a new job, recent college graduates who are no longer on their parents' plans, seasonal employees who do not qualify for employer coverage year-round, and early retirees waiting for Medicare eligibility.

Healthy Savings

Because short-term coverage is designed to address the most pressing medical needs while forgoing routine treatment of chronic



Short-term medical health plans could help people who lose their job keep health coverage.

ailments (such as allergies), the monthly cost is much lower than other common insurance solutions such as COBRA.

Additionally, with short-term coverage, the departing employee can control costs by selecting from a number of options and customizing a plan to meet his or her needs. For example, a short-term medical health plan called AmWINS BridgeCare has coverage lengths that vary from one month to one year. Consumers can also choose their level of deductible and co-insurance.

The plan covers a number of common health-related charges, including physician services, diagnostic testing, surgery, outpatient and inpatient hospitalization, and ambulance services resulting in hospitalization.

For more information, visit www.BridgeCareSTM.com.