

Navigating Health Insurance for Childhood Cancer Survivors

Brooke Cherven, RN, MPH, CPON and Tracy Howk, MSW., LCSW, OSW-C

Survivors of childhood cancer need life-long follow-up for monitoring of health problems that can develop as a result of their cancer therapy. In order to receive the best healthcare it is important survivors have consistent and comprehensive health insurance. With the many different options for insurance, and the ever-changing policies regarding healthcare reform, the process of obtaining and keeping insurance can be overwhelming.

Survivors are eligible to visit the Aflac Cancer Survivor Clinic when they are two years off treatment. During a visit they can discuss insurance options with our social worker. As survivors become young adults and age out of the pediatric healthcare system, we want to be sure they have a plan for remaining insured. Survivors who are uninsured and interested in an appointment with the Survivor Clinic should speak with our financial counselor prior to making an appointment. Below is a brief description of the main insurance options for survivors:

Group Policies:

Most group policies are offered through employers and are often the least expensive and best option for survivors. Usually group policies are offered to full-time employees, but some companies offer health insurance benefits to part-time employees as well. A large company will be less concerned with one employee with a history of cancer because the large number of other employees without a health history will offset the cost. We recommend survivors seek employment with companies who offer a group policy to all employees.

Group health insurance policies may also be available through colleges and universities. Survivors enrolled in school should check with their school to see what health insurance options may be available.

Healthcare reform has made it possible for survivors to be covered under a parent's employer-sponsored health insurance policy until the age of 26. Speak with a human resources representative at the parent's employer for more information.

Individual Policies:

If a survivor does not have access to health insurance through employment he/she may purchase an individual policy. This is usually more expensive and insurance companies may deny coverage to survivors based on their cancer history. In some cases, survivors may be more likely to be accepted for individual coverage if they are several years out from their cancer diagnosis.

Medicaid:

Medicaid is state-administered insurance which receives funding from both the federal and state government. The purpose of Medicaid is to provide health insurance to low-income families, children, pregnant women, people over the age of 65, and people with disabilities. Survivors who receive

Medicaid coverage through the low-income Medicaid program will lose their coverage when they turn 19 years old. Survivors who receive Medicaid through the Supplemental Security Income (SSI) program will not necessarily lose their Medicaid coverage at 19. However, it is important to know that Social Security will generally review SSI cases when a survivor turns 18. A survivor who received SSI as a child or teenager will not necessarily continue to receive SSI as an adult because the disability criteria become much stricter. For questions about low-income Medicaid, contact the Department of Children and Families in your county. For questions about SSI, contact Social Security at 1-800-772-1213

Children's Health Insurance Program (CHIP):

CHIP in Georgia is called PeachCare for Kids. This is a state-administered insurance program which provides coverage for moderate income families who make too much to qualify for Medicaid. Survivors who receive PeachCare will lose coverage when they turn 19. For more information about PeachCare, visit www.peachcare.org.

Pre-Existing Condition Insurance Plan: PCIP

PCIP is designed for people who have had a problem getting insurance because of a pre-existing condition. In order to qualify you must be a citizen of the United States, uninsured for at least the last 6 months and denied insurance because of your pre-existing condition. PCIP will cover major medical and prescription drug expenses. If you qualify for insurance through employment, school, parents or Medicaid you should look into those options before PCIP. For more information, visit www.healthcare.gov.

Healthcare Reform

The Healthcare Reform Act has brought about some important changes for survivors to be aware of:

- Health insurance companies can no longer deny coverage or limit coverage to children (under age 19) because of a pre-existing condition (cancer, asthma, diabetes etc.)
- Health insurance companies cannot put a lifetime dollar limit on policies
- Dependent children can remain on their parent's health insurance up until the age of 26, whether or not the child is in school.

Healthcare reform is changing all the time so for up-to-date information and resources visit www.healthcare.gov.

There are many website resources available to help survivors learn more about obtaining health insurance. Visit www.beyondthecure.org, www.canceradvocacy.org, www.cancersurvivorlink.org or www.healthcare.gov for information. For a complete list of resources and help navigating the insurance visit a survivor clinic and speak with a social worker. If you are two years off treatment and would like to make an appointment with the Aflac Cancer Survivor Program call 404-785-1717.