

## WyomingTribuneEagle

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### **Survival guides offer tips for the newly unemployed**

By Michelle Dynes

CHEYENNE - Survival guides have coached people through emergencies, outdoor treks and even Black Friday shopping.

But a new batch encourages unemployed individuals to take charge of their health and finances so that temporary setbacks don't become life-altering catastrophes. Some authors also provide this advice through e-books that people can download for free.

The "*Healthcare Survival Guide*" and "*The Jobless Survival Guide Book*" explain coverage options and where to find government-sponsored programs. They suggest ways to get drug discounts and avoid tax pitfalls.

But the usefulness of the advice varies. People need to evaluate their finances and determine what they need, said Dr. Margaret Lewin, medical director for the insurance provider Cinergy Health.

"How much can you afford to pay for out-of-pocket?" she added. "Do you want a plan that covers preventive care? Or do you just want to be covered for (emergencies)?"

COBRA provides the broadest and most expensive coverage. Lewin said the federal government offers a 65 percent premium subsidy for laid-off workers, which expires Dec. 31. She added that a healthy 25-year-old may be OK with a high-deductible catastrophic insurance plan. But it wouldn't be an appropriate solution for a 55-year-old diagnosed with hypertension.

Lewin said people who suspect they may lose their job should start looking for coverage options now. Patients who let their coverage lapse for more than 60 days may be penalized with a waiting period until new benefits begin. Any health problems also may be classified as "pre-existing conditions" under the new plan.

"You've added an extra burden in terms of coverage," she added.

Patients may be able to negotiate discounts from the doctors they've seen for years. Another option is to locate free- and reduced-rate clinics, as well as federal and state plans for coverage. Lewin also agreed with tips from the "*Healthcare Survival Guide*" to look on pharmaceutical Web sites for discount offers and visit college dental programs for inexpensive care.

Patients can be punished without immediate health-care solutions, but other service providers may not get a request for help until there is no other solution.

"People honestly don't like to ask for help, to provide personal information," said Jacqueline Petroski,

a Supplemental Nutrition Assistance Program consultant with the Wyoming Department of Family Services. "A lot of times we are the last resort." Eligibility is based on household size and income. Benefits also increase as income shrinks.

She said participants can't have more than \$2,000 in accessible resources, including savings and bonds.

Cars and boats also count, which hurts households that can't sell their property.

"It's not a handout by any means," Petroski said. "The point of the program is to supplement, to provide more groceries."

She added that participants also are connected with other support services for things like job training.

But some programs don't offer assistance year-round. Services for energy assistance begin in October and run through May, said Brenda Ilg, program manager for the Low-Income Energy Assistance Program through the Wyoming Department of Family Services.

She added that benefits are determined based on monthly income, number of people in a household and the type of energy used. People can collect between \$182 and \$1,455 for seasonal assistance.

Ilg said there also is emergency assistance available for people who need a furnace repaired or replaced to stay warm this winter.