



Press Release

CONTACT: Christopher Brown
Director of Community Relations
PHONE: (510) 791-3417
DATE: March 23, 2009

Hospital Seminar to focus on Insurance and Health Care Options
Expert to discuss options for those who have lost coverage or are recently unemployed

Fremont, Calif. – According to a 2005 Alameda County Public Health Department study, more than 11.5 percent of the residents in Alameda County lacked health insurance and during these difficult times, that number has surely grown. For the thousands of people that have lost their jobs during this recession, they now face the prospect of having to find their own affordable health insurance.

Washington Hospital is conducting free seminars that will provide helpful information about options available for those who have lost their health insurance benefits. The seminars, to be held on Tuesday, March 24, from 1 to 3 p.m., and on Wednesday, March 25, from 6 to 8 p.m. at 2500 Mowry Avenue, (Washington West) in Fremont, in the Conrad E. Anderson Auditorium, Room C, will focus on the many health insurance and health care options that are available for individuals and families.

“The goal of these seminars is to inform people about their health care coverage options,” said Ruth Traylor, Washington Hospital’s Director of Community Outreach. “We want people to know that Washington Hospital cares about what’s happening in our community and we want to connect people to all the resources that are available.”

-more-

Seminar to focus on Insurance and Health Care Options

March 23, 2009

Page 2

At the seminars, attendees will receive information on:

- How to obtain affordable healthcare coverage
- Government assistance programs
- What is needed to qualify for HIPAA (Health Insurance Portability and Accountability Act).

People who have been laid off and had employer-sponsored health insurance are usually eligible for up to 18 months of continued coverage under COBRA, the federal law more formally known as the Consolidated Omnibus Budget Reconciliation Act.

“The new stimulus bill that was recently passed by Congress included some good news for people receiving COBRA,” says Linda Dawal, Health Insurance Information Service Coordinator. “The government is now going to subsidize 65 percent of COBRA premiums for up to nine months. This subsidy is limited to workers who were laid off between September 1, 2008 and the end of this year.”

COBRA requires continuation coverage to be offered to covered employees, their spouses, their former spouses, and their dependent children when group health coverage would otherwise be lost due to an employment lay off. Under COBRA, employers may require individuals who elect continuation coverage to pay the full cost of the coverage, plus a two percent administrative charge.

“HIPAA adds protections and makes it easier to switch jobs without fear of losing health coverage for a preexisting condition,” says Dawal. “It’s also very important for people to know that they don’t have to wait until open-enrollment season to enroll in your spouse’s health plan if your employer stops contributing to your insurance.”

-more-

Seminar to focus on Insurance and Health Care Options

March 23, 2009

Page 3

Besides private health insurance and joining a spouse's plan, another option for unemployed workers or their family members is Medi-Cal.

"People should also be aware of the State Children's Health Insurance Program (SCHIP) which funds the Healthy Families program," adds Dawal. "Healthy Families offers health coverage to children who do not qualify for Medi-Cal, but whose parents cannot afford health care."

To register for the seminars, call Washington Hospital's Health Connection line at (800) 963-7070. For those who cannot attend, free unbiased insurance advice is available Monday through Friday, from 8 a.m. to 5 p.m., by calling Washington Hospital's Health Insurance Information Service at (800) 770-9447.

Washington Hospital Healthcare System includes a 359-bed acute-care hospital; the Taylor McAdam Bell Neuroscience Institute; The Gamma Knife® Center; Washington Radiation Oncology Center; Washington Outpatient Surgery Center; Washington Outpatient Rehabilitation Center; Washington Outpatient Catheterization Laboratory; Washington Center for Joint Replacement; the Institute for Minimally Invasive and Robotic Surgery; and Washington West, a complex which houses Washington Women's Center, Outpatient Imaging Center and additional outpatient hospital services and administrative facilities.

###

(For more information, please contact Christopher Brown, director of Community Relations, Washington Hospital Healthcare System, (510) 791-3417.)