

Frequently Asked Questions about Access to Health Insurance

If an employee leaves, does the premium assistance follow to a new job?

No. The premium assistance is only available to the employee through the current employer. Premium assistance is not available for COBRA, individual or large group health insurance plans.

What happens to my premium assistance if my employer chooses to no longer offer insurance mid-year?

Your eligibility to receive premium insurance is tied to your employer offering a group plan. If your employer drops this benefit at any time, your premium assistance will end when your insurance coverage ends.

What kind of health care coverage will I receive?

Your coverage will vary depending on the insurance company used and the terms of the plan selected. You will need to talk with your insurance representative. The Access to Health Insurance program does not offer specific health insurance plans. It provides premium assistance for whatever plan a qualified employee enrolls in.

Does this Access to Health Insurance program need federal approval to operate?

The Department of Health & Welfare must obtain approval for the program from the Centers for Medicare and Medicaid Services. A waiver request for the program was submitted to our federal partners in December, 2004.

When will insurance coverage start?

Individual employers may have different start dates for their group insurance plan. The start date is dependent upon the agreement between the employer and the insurance representative. Employees will be notified of their eligibility for premium assistance within 60 days of the date that the employer submits the applications for insurance and premium assistance to the insurance representative.

What if my child is already on Medicaid? Can I enroll in Access to Health Insurance with my spouse and leave my children on Medicaid?

Yes you may.

If my children are on Medicaid, can I switch them to Access to Health Insurance?

Maybe. Contact the Family Medicaid Unit to see if your children can be switched. The phone number is 1-866-326-2485.

Will my doctor know I am getting premium assistance?

Your doctor will not know you are receiving premium assistance unless you tell him/her. You will receive an insurance card that looks the same as a card for someone not receiving premium assistance.

Do I have to reapply for premium assistance? How often?

Yes. You and your employer will be asked to update your application information once a year. This will happen shortly before the one-year anniversary of your program start date.

Can a new employee apply for premium assistance after the program is started?

Employees may apply for premium assistance at any time.

What does this program accomplish?

This program will increase the number of insured adults in Idaho by 1,000. It does this in two ways.

First, premium assistance makes health insurance more affordable for many people. This program targets adults who work for a small business but are living at or below 185% of poverty. This population has historically had difficulty paying their health insurance premiums, even when health insurance has been offered by their employer.

Second, it helps those small business owners who would like to offer health insurance to their employees, but are unable to maintain high enough group participation rates to qualify for a small group health plan. If an employee can't afford the premium, the entire group plan may be in jeopardy. For these employers, the Access to Health Insurance program may be enough to raise employee participation rates and allow them to now offer health insurance.

How can I get help with some of the terms you use in this website?

Please refer to our "Glossary of Terms" on the home page.