

# FACING A JOB LOSS? NO HEALTH INSURANCE?

## Local Help Lines

### County of San Diego:

Access Benefits  
866-262-9881  
TDD:858-514-6889  
(public insurance information)

County Medical Services  
800-587-8118  
(applications and appointments  
for public programs)

Maternal, Child, and Family  
Health Services  
800-675-BABY (800-675-2229)  
(public insurance information for  
children and pregnant women)

24-hour Access & Crisis Line,  
Mental Health  
800-479-3339  
(mental health assistance)

**Consumer Center for Health,  
Education, and Advocacy**  
877-SD-Health (877-734-3258)  
(health insurance information and  
problem-solving)

## To Find a Local Health Center

**San Diego 211** – Dial “211”  
211sandiego.org

**U.S. Health Resources and  
Services Administration**  
<http://findahealthcenter.hrsa.gov/>

## Health Insurance Questions

**California Department of  
Insurance Consumer Hotline**  
800-927-HELP (800-927-4357),  
TDD: 800-482-4833 (4TDD)  
[www.insurance.ca.gov](http://www.insurance.ca.gov)

**Department of Labor-Employee  
Benefits Security Administration**  
866-444-EBSA (866-444-3272)  
(call for COBRA questions)

**U.S. Uninsured Hotline**  
800-234-1317  
[coverageforall.org](http://coverageforall.org)

**CA Association of Health  
Underwriters**, [www.cahu.org](http://www.cahu.org)



This flyer provides some key information after a job loss. Each individual and families' situation is different. You will need to think about your choices based on your own needs. Keep in mind many decisions must be made quickly.

### **IMMEDIATE HEALTH CARE NEEDS**

If you have a **medical emergency**, go to the **nearest hospital emergency room** for attention.

Many **local community health centers** offer medical, dental and behavior health care services at sliding scale fees or no cost. Dial “211” to locate the nearest health center or go to:  
<http://findahealthcenter.hrsa.gov/>.

Ask your **current health care provider** about sliding scale fees for services and possible payment plans.

### **OPTIONS AFTER LOSS OF EMPLOYER HEALTH INSURANCE**

Find out if you and/or your family can:

- Be covered by your **spouse's health plan**, or
- Continue health coverage under **COBRA/Cal-COBRA** (call 866-444-3272), or
- Qualify for a **public insurance** plan or program, including Medi-Cal (call 800-675-2229 or 866-262-9881).

### **CHILDREN & PREGNANT WOMEN**

If you are **pregnant and/or have children** you may qualify for special programs covering: well-child checkups, prenatal, medical, and dental care (call 800-675-2229).

### **PRIVATE HEALTH INSURANCE**

If you are considering the purchase of **private individual health insurance** and need help, call these consumer hotlines for more information: 800-927-4357 (CA Department of Insurance) or 800-234-1317 (U.S. Uninsured Hotline).

If you need to find a **licensed health insurance broker**, visit these websites for local listings: [insurance.ca.gov](http://insurance.ca.gov) or [cahu.org](http://cahu.org).

### **OPTIONS IF YOU HAVE A PRE-EXISTING MEDICAL CONDITION AND NO OTHER HEALTH COVERAGE**

#### **Children**

**New federal law prohibits insurers from denying children (up to age 19) coverage due to pre-existing conditions or denying treatment associated with the pre-existing conditions.**

#### **Adults**

- **New Pre-Existing Conditions Insurance Plan** (call 877-428-5060)
- **Major Risk Medical Insurance Program** (call 800-927-4357)
- **HIPAA Plans** (call 800-927-4357)

### **DISCOUNT PRESCRIPTION PROGRAMS**

Free prescription drug card programs are available to help people cut their prescription drug costs, such as:

- **Coast2Coast Rx Card Program** (call 211) [www.coast2coastrx.com](http://www.coast2coastrx.com)
- **Rx Advantage** (call 888-299-5383) [www.freerxadvantage.com](http://www.freerxadvantage.com)

### **NEW COUNTY OF SAN DIEGO - LOW INCOME HEALTH PROGRAM (LIHP)**

LIHP provides access to a primary care provider, emergency dental care, vision coverage, prescription drugs, inpatient services, emergency services, specialty care within provider network and mental health benefits to **low-income, uninsured adults 19 through 64 years old**. Call (800) 587-8118 or visit [www.sdlhip.org](http://www.sdlhip.org) for more information.

