

About the Second Edition of *A Consumer's Guide*

When the first edition of this book was published in 1995, the country had just emerged from a debate about National Health Insurance. Though national health care is not the most widely debated issue, health care remains a primary concern throughout the country. The rising costs of health insurance and health care, prescription drug coverage for individuals on Medicare, and the availability of health coverage to those who recently lost their jobs are but a few of the often mentioned issues. During this time of economic strain, states have struggled to continue providing health care to their most vulnerable populations, and North Carolina is no exception.

Despite the passage of time, many of the problems we faced at that first publication have continued in the years since.

- ◆ More than 40 million people (14% of the population) are uninsured in the United States.
- ◆ Over a million people are without health insurance in North Carolina, almost one-fourth of them children.
- ◆ There continues to be a shortage of health professionals in about two-thirds of North Carolina counties.
- ◆ As health care costs climb, many employers have reduced, and some have eliminated, health insurance coverage for their employees.
- ◆ North Carolina spends more than \$27 billion on health care, 12% of the state's gross state product.

Despite the continued problems, there have been some bright spots in the last eight years. For example, the state implemented NC Health Choice, which has helped many low- and moderate-income families get health coverage for their children. The state has also enacted many consumer protections for individuals covered by managed care plans.

Whether or not the health care system in the United States is in a state of crisis is a matter of debate. But for individuals touched by the problems, the state of the system is irrelevant. All of the issues debated in this state and country involve real people: the grandmother who can't afford the prescriptions she needs to stay healthy, the parent whose employer recently stopped providing health insurance, or the child who can't get the treatment she needs because there are not enough doctors nearby.

Those who have adequate insurance also experience difficulties with health care. Families find themselves paying more and more in insurance premiums, while also paying more out-of-pocket when they need medical care. Pages of fine print must be read to understand what treatments are covered. People find themselves navigating a never-ending array of managed care organizations, preferred provider lists, and increasingly complex insurance policies.

A Consumer's Guide was written to help everyone navigate the health system, whether it involves understanding their private health insurance coverage, identifying available public programs, or finding community health centers in their area. We've tried to use language throughout the book that makes sense to ordinary people, but that was not always possible. We've included a glossary at the end of the book for these health care and health insurance terms and acronyms.

Each chapter of the book begins with a brief introduction to the topic, which tells you what it is and who it is for. This way, you should be able to tell at a glance if a particular type of insurance or program applies to you. The rest of the chapter describes the program in more detail, including specifics about the benefits, costs, and eligibility rules that apply to the program. The end of the chapter includes information about the relevant laws governing the insurance or public program and who to contact for more information.

Note about legal references: Where appropriate we've included references to state and federal laws and regulations, so you can further research the topic.

Federal laws that cover public programs or insurance laws will have citations like "42 *et seq.*" This means you can find the law in Title 42 of the United States Code, in section 601 and the following sections. The U.S. Code can be found in law libraries and many local public libraries. You can also view the U.S. Code online at <http://uscode.house.gov/>.

Programs governed by federal law will usually also include a reference to the appropriate part of the Code of Federal Regulations, which describe how a law will be implemented. These citations will look like "42 C.F.R. § 601." This means you can find the regulation in Title 42 of the Code of Federal Regulations, in section 601. Like the U.S. Code, the Code of Federal Regulations is available in law libraries and many local libraries. You can also view the C.F.R. at <http://www.access.gpo.gov/nara/cfr/index.html>.

North Carolina state laws are abbreviated "N.C.G.S 58-50-1." This tells you look in chapter 58 of the North Carolina General Statutes, section 50, subsection 1. In addition to many North Carolina libraries, you can view the statutes at <http://www.ncga.state.nc.us/Statutes/Statutes.html>.

North Carolina also has regulations that describe how the state laws should be implemented. Regulations look like "10 N.C.A.C. Chapter 23." This tells you to look in Title 10 of the North Carolina Administrative Code, Chapter 23. In addition

to many North Carolina libraries, the administrative code can be viewed at <http://ncrules.state.nc.us>.

What's new in the second edition? The second edition includes updates in every chapter to reflect changes in laws and regulations. We have also included a new chapter on NC Health Choice, the children's health insurance program in North Carolina. The chapter on state health programs has been expanded to include more of the programs available to people with particular illnesses or needs. In addition, we have an expanded section on consumer protections that includes statutory references to all the laws governing private insurance.

As so many more consumers turn to the Internet for information, the chapters now include web sites when available, to help guide your search for online information. We have also reorganized the reference section at the end of the book. Now the local references include various government offices, Legal Services locations, community, migrant, and rural health centers, school health centers, and free or low-cost clinics by county. Now you can look at a county, see what's available in the area, and have contact information for each.

We have tried very hard to make this guide as accurate and complete as possible. ***Because the health care system is always changing, some of this information may be outdated by the time you read it. Please do not take this guide as your final source of information, but rather as a starting point to making yourself a more informed consumer.*** We hope you enjoy the book and find it a useful resource in understanding health care in North Carolina.