

TABLE OF CONTENTS

PART I: GENERAL INFORMATION FOR CONSUMERS

Chapter 1	About A <i>Consumer's Guide</i>	2
Chapter 2	How to Shop for Health Insurance	5

PART II: INSURANCE FOR INDIVIDUALS

Chapter 3	Individual (Non-Group) Policies	18
Chapter 4	Blue Cross and Blue Shield of North Carolina Access Program	24
Chapter 5	Continuation and Conversion Policies	27
Chapter 6	Medicare Supplement (Medigap) Policies	37
Chapter 7	Long-Term Care Insurance	44

PART III: GROUP INSURANCE

Chapter 8	Health Insurance for Small Businesses	48
Chapter 9	Multiple Employer Welfare Arrangements	54
Chapter 10	Health Insurance for Large Businesses	57
Chapter 11	ERISA Plans	61

PART IV: PUBLIC PROGRAMS

Chapter 12	Medicaid	67
	General Information about Medicaid	68
	Medicaid for Families Receiving Work First Payments or Transitional Medicaid Benefits	77
	Medicaid for Families Who Would Have Qualified under North Carolina's Former Aid to Families with Dependent Children (AFDC) program	77
	Medicaid for Infants and Children Under Age 19 (MIC)	79
	Medicaid for Women Diagnosed with Breast or Cervical Cancer (BCCM)	81
	Medicaid for Pregnant Women (MPW) or Baby Love	82
	Medicaid for the Aged, Blind, and Disabled (ABD)	84
	Medicare Savings Programs	88
	Medically Needy	89
Chapter 13	NC Health Choice for Children	92
Chapter 14	Medicare	99
Chapter 15	State Health Programs	112
	Cancer	113
	Epilepsy	115
	HIV/AIDS	116
	Hemophilia	118

	Kidney Disease	119
	Sexually Transmitted Disease	120
	Sickle Cell Syndrome	121
	Tuberculosis	122
	Vision	122
	Family Planning Services	123
	Genetic Health Care	124
	Senior Care	125
	Maternity Care	126
	Services for Children	127
	Migrant and Seasonal Farmworkers	133
	Refugees	135
	School Based Health Services	135
Chapter 16	Mental Health, Developmental Disabilities, and Substance Abuse Services	141
	Persons with Developmental Disabilities	143
	Children and Adolescents With or At Risk for Serious Emotional Disturbance	146
	Adults with Serious or Severe and Persistent Mental Illness	147
	Children and Adolescents With or At Risk for Substance Abuse Problems	150
	Adults with Substance Abuse Problems	152
Chapter 17	Hill-Burton	155
 <u>PART V: HEALTH CARE PROVIDED FREE, AT REDUCED RATES, OR UNDER OBLIGATION OF LAW</u>		
Chapter 18	Community, Migrant, and Rural Health Centers	158
Chapter 19	Free and Low-Cost Clinics	160
Chapter 20	Area Health Education Centers Program (AHEC)	162
Chapter 21	Hospitals Access to Emergency Services	163
Chapter 22	Planned Parenthood	165
Chapter 23	Pharmaceutical Assistance Programs	168
 <u>PART VI: CONSUMER PROTECTIONS AND GLOSSARY</u>		
Chapter 24	Consumer Protections	184
	Access to Providers	187
	Appeals and Grievances, External Review, and Right to Sue	190
	Confidentiality	197
	Consumer Information	198
	Managed Care Patient Assistance Program	201
	Mandated Benefits	201

	Nondiscrimination	206
	Point-of-Service (POS) and Preferred Provider Organization (PPO) Protections	210
	Procedural Protections	211
	Provider Protections	213
	Quality Assurance	214
	Regulatory Oversight by the NC Department of Insurance	215
	Utilization Review	218
Chapter 25	Acronyms and Glossary	220
	Acronyms	220
	Glossary	221

PART VII: APPENDICES

Appendix A	Federal Poverty Guidelines	245
Appendix B	County Directory	249
	Index	291