

*Need
Health
Insurance
after you
graduate?*

Hampshire Health Connect 413-582-2848

Cooley Dickinson Hospital,
Northampton
MWF 9-12 pm and 1-4 pm
Thursdays 1-4 pm

Bangs Center, Amherst
Wednesday & Thursday
1-4 pm



- Online application for MassHealth, Commonwealth Care and Health Safety Net
- Physicians Network for Primary and Specialty Care
- Eligibility Reviews
- Prescription Assistance
- Referrals to:
 - Local pharmacies that offer discounted medication
 - Community Health Centers for medical and dental services
 - Human service agencies like WIC, SHINE, Mass Legal Services, Department of Transitional Assistance



Commonwealth Care

mahealthconnector.org

- Connects residents of Massachusetts with health plans and helps them pay for it.
- You choose your own health plan and doctor
- Benefits include regular check-ups, prescriptions, treatment when sick or injured, vision plans, mental or substance abuse counseling, dental care
- Apply by filling out a Medical Benefits Request Form (mahealthconnector.org)

What exactly is Health Insurance?

Insurance that pays for medical expenses. It can be provided through a social insurance through the government or from private insurance companies.

Why Do We Need It?

Massachusetts requires all residents that are 18 or older to have health insurance. You will be fined each month you do not have insurance, plus medical bills can be pretty expensive out of pocket.

Did You Know???

- 43.6 million people under 65 were uninsured in 2008, that's 17% of the population!
- 8.9 % of children under 18 were uninsured in 2008
- Children living in poverty are at higher risk of being uninsured than all children
- President Obama is pushing for healthcare run by the government rather than by private insurance
- Healthcare costs more per person in the United States than anywhere else in the world
- Even though the US spends more on healthcare than any other nation, the US ranks last in quality of care among developed countries
- The amount people pay for health insurance increased 30% while the average income only increased 3%
- 29% of people aged 18-24 are without health insurance
- 34% of college graduates will spend some time uninsured after they graduate

Health

Care

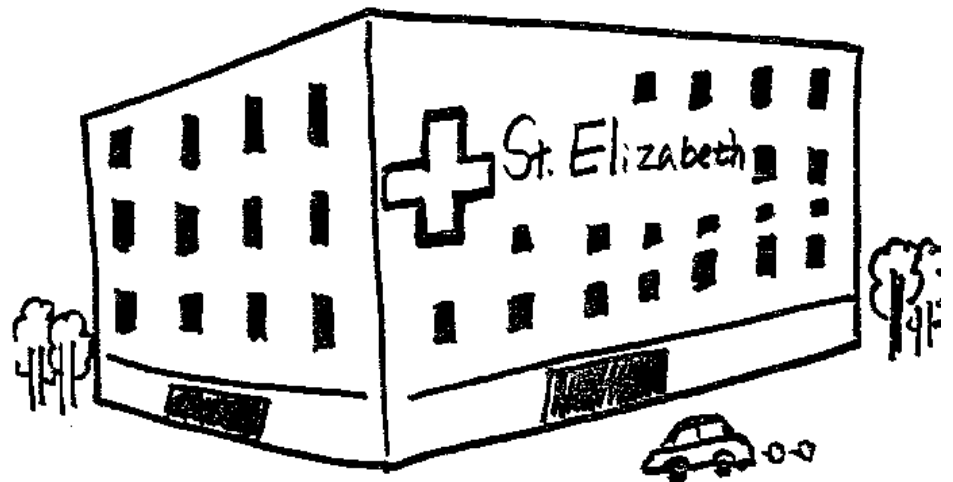
Reform

"I suffer no illusions that this will be an easy process. It will be hard. But I also know that nearly a century after Teddy Roosevelt first called for reform, the cost of our health care has weighed down our economy and the conscience of our nation long enough. So let there be no doubt: health care reform cannot wait, it must not wait, and it will not wait another year."

– President Barack Obama, February 24, 2009

President Obama is working with Congress to pass comprehensive healthcare reform in order to “control rising health care costs, guarantee choice of doctor, and assure high-quality, affordable health care for all Americans.” The United States spends nearly twice the average of other developed nations on health care.

Americans spend more on health care than they do on food or housing.



Health Care Reform Basics



- No one with existing coverage will lose their coverage or have to

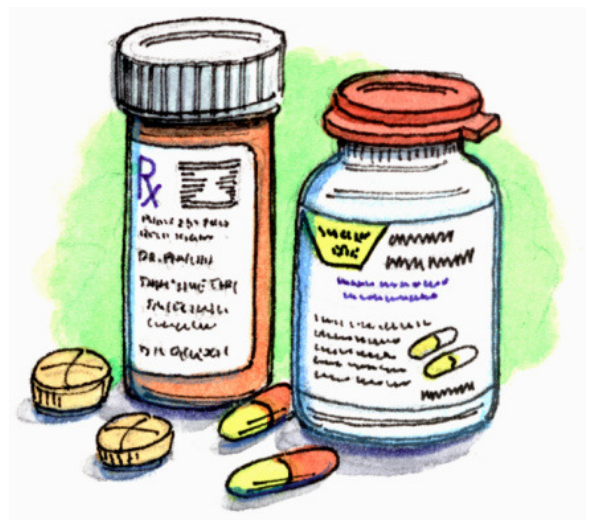
change their doctor or coverage.

- It will be against the law for insurance companies to deny people coverage for a preexisting condition



Health Care Reform Basics

- There is no cap on the amount of coverage one can receive
- Limit on how much one can be charged for out of pocket expenses
- Insurance companies will be required to charge, at no extra cost, routine check ups and preventative care
- If you lose your job, you can get insurance



Health Care Reform Basics

- Create a marketplace where people can shop for health insurance at competitive prices
- Need based tax credits for health care
- Businesses will be required to either offer healthcare or help pay the price of health care for their workers
- Hardship waiver for those who still can't afford healthcare



Find Out More
Information:

Everywoman's Center

Wilder Hall

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**This bulletin board and more can be
found at:**

www.umass.edu/mycenter