

# HEALTHY LOCAL 1

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## FREQUENTLY ASKED QUESTIONS



# 1. When does my health insurance end?

Many employers have not paid for the health insurance of laid-off employees to keep people covered during the pandemic.

**\*If your employer does not pay for the health insurance, your health insurance ended after August or September** (depending on which plan you have and when you last worked).

We need to keep telling the companies that they should pay into your health insurance to keep us safe, especially during a pandemic.

**To check your file individually, you can always call the Unite Here Health Fund at 800-419-4373.**



## What should I do before my healthcare ends ?

**1. Fill out the Healthy Local 1 intake form [HERE](#).** We'll send you an email with information about your health insurance options. Look for an email with the subject line, *"UNITE HERE Local 1 Health Insurance."*

**2. Schedule any doctor's visits or services** that you can before your Union health insurance ends. If you take prescriptions, call the UH Health Clinic or your pharmacy to schedule delivery of 3 months of your medication. If you need glasses or want to use your vision benefits, do so [HERE](#) while you still have your Union healthcare.

**3. Then, find the best alternative to your union health insurance plan with the information below.**

## 2. OK, so my Union health insurance is ending. Can I keep my current insurance? Can I just pay my union dues to keep my insurance coverage?

You can't keep your current health insurance just by paying Union dues. Your healthcare is paid for by the companies, because we've shown them that we are powerful together. Your dues don't pay for healthcare – they pay for us to build a fighting union.

If you've been on a Union health insurance plan, you can enroll in **COBRA**, which continues your same healthcare as before. If you were on a company health insurance plan before being laid off, you can also get COBRA under that plan. The cost and coverage for COBRA under a company health insurance plan will be different than what is in the chart below.



Under COBRA, you're responsible for paying what the company used to pay for when you were still working for them.

**That means that COBRA is expensive for individuals, and very expensive for families.**

The chart below tells you how much you have to pay for COBRA to keep the same Union health insurance once it ends.

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### 3. How expensive is COBRA insurance through the Union?

(Per month)



**Hotel Plan**

	Medical	Dental	Vision
Single	\$471.79	\$32.56	\$4.29
Dependent	\$677.45	\$46.76	\$6.16
Family	\$1,149.24	\$79.32	\$10.45



**Restaurant Plan**

	Medical	Dental	Vision
Single	\$427.61	\$27.61	\$3.20
Dependent	\$614.00	\$39.64	\$4.60
Family	\$1,041.61	\$67.25	\$7.80

**Casino Plan**

	<b>Medical</b>	<b>Dental</b>	<b>Vision</b>
<b>Single</b>	\$776.21	\$10.03	\$2.14
<b>Single + Spouse</b>	\$1,655.66	\$21.39	\$4.56
<b>Single + Child(ren)</b>	\$1,294.72	\$16.73	\$3.57
<b>Family</b>	\$2,299.14	\$29.71	\$6.34

## 4. COBRA looks really expensive. What are my other options?



**If you're 65 or older, you are eligible to sign up for Medicare.**

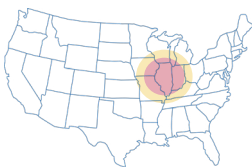
As a federal health care insurance program, it is largely the same in Illinois and Indiana. It generally covers 80% of medical services *(although you have to meet a deductible and there is cost-sharing)*.

Click [HERE](#) for more info on Medicare, including how to apply.

## 5. I'm under 65. What are my other options?



If you're under 65, let's talk about **Medicaid (a.k.a. County-Care, KidCare, Medical Card)**. Your eligibility depends on a few factors including your income level and family size.



You also have to **live in the state where you apply** for Medicaid.



You can apply if you're a **citizen**. You can apply if you have been living in your state for **more than 5 years and are a qualified non-citizen**. If you are a **refugee**, seeking asylum, from Cuba or Haiti, a **trafficking victim**, or there are **veterans** in your family you may be able to apply even if you haven't lived in your state for 5 years.



Medicaid is a good government program that covers many medical needs. If you can get Medicaid, it is a good, low or no cost option.

Click [HERE](#) for a step-by-step guide on how to apply for Medicaid.

\*However, please note that **if you are not a U.S. citizen or green card holder who is meeting the current residency requirements, you should speak with a lawyer** before you apply for Medicaid because it could impact your immigration process. While the Union cannot give you legal advice, we can help direct you to low-cost or free immigration legal aid services.

You can also visit: <https://www.aialawyer.com/> or <https://www.immi.org/info/Find-LegalHelp>.

## 6. How do I know if I can get Medicaid?

Please look at the chart below.



**Is your monthly family income below these numbers  
AND you meet the citizen/residency requirements you  
read about in this document?**

You probably can get Medicaid.

**Note:** Children ages 19-25 do not count in your family size for Medicaid, even though they did count with your Union health insurance. They might be able to apply for Medicaid on their own.

**Fill out this intake form [HERE](#) and we can tell you, based on your answers, if we think you can likely get Medicaid.**





## Illinois 2020 Medicaid Guidelines



<b>Family Size</b>	Max Monthly Family Income for <b>Medicaid for Children</b> (0-18 years old)	Max Monthly Family Income for <b>Moms &amp; Babies program</b> (include unborn child in family size)	Max Monthly Family Income for <b>Medicaid for Adults</b> (19+ years old)
<b>1</b>	\$3,381	N/A	\$1,467
<b>2</b>	\$4,569	\$3,060	\$1,983
<b>3</b>	\$5,756	\$3,885	\$2,498
<b>4</b>	\$6,943	\$4,651	\$3,013
<b>5</b>	\$8,130	\$5,446	\$3,528
<b>6</b>	\$9,317	\$6,241	\$4,043
<b>7</b>	\$10,505	\$7,036	\$4,559
<b>8</b>	\$11,692	\$7,831	\$5,074

**Source:** [http://www.dhs.state.il.us/OneNetLibrary/5/documents/WAG\\_25\\_03\\_02\\_up-loads/2020\\_03\\_01\\_WAG\\_25\\_03\\_02\\_Final.pdf](http://www.dhs.state.il.us/OneNetLibrary/5/documents/WAG_25_03_02_up-loads/2020_03_01_WAG_25_03_02_Final.pdf) \*Last updated 9/2/20.



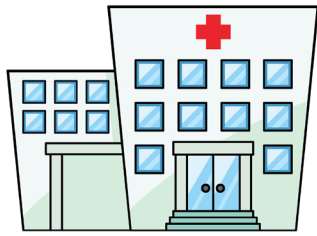
## Indiana 2020 Medicaid Guidelines



<b>Family Size</b>	Max Monthly Family Income for <b>Medicaid for Children</b> (0-18 years old)	Max Monthly Family Income for <b>Moms &amp; Babies program</b> (include unborn child in family size)	Max Monthly Family Income for <b>Medicaid for Adults</b> (19+ years old)
<b>1</b>	\$2,792	N/A	\$1,485
<b>2</b>	\$3,772	\$3,139	\$2,006
<b>3</b>	\$4,752	\$3,954	\$2,528
<b>4</b>	\$5,732	\$4,770	\$3,049
<b>5</b>	\$6,712	\$5,584	\$3,571

Source: <https://www.in.gov/medicaid/members/59.html> \*Last updated 9/2/20.

## 7. What do I do if I can't afford COBRA and I can't get Medicare or Medicaid?



**You can go to a Federally Qualified Health Center (FQHC).**

These centers are affordable and cover a lot of medical needs in your community. They offer many services, like doctor appointments, pharmacy programs, vision and dental care, and mental health and substance use services.

**The price of services depends on your income, but it should generally be affordable either way.**

\*If you think you might want to use these services at some point, go ahead and make a first appointment. Signing up early to be a patient will help if you need care later.

- **Click [HERE](#) for a list of FQHCs in Chicagoland and Northwest Indiana, and more info about the services provided at each one. You can also search for FQHCs that take our Union insurance.**

- **Click [HERE](#) to see if you'll pay on a normal rate or a sliding scale.**

## **8. We went on strike in the hotels and won year-round healthcare! Why is it ending during these layoffs?**

In the 2018 hotel strike, we won historic language to protect our healthcare.

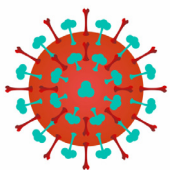
**Companies must pay healthcare contributions through the winter months of December, January, February, and March when people in the hospitality industry are most often laid off.**

Our hotel healthcare is paid 3 months in advance – if the company pays your healthcare contribution in December, that gives you coverage in March.



**Many employers stopped paying for healthcare the day employees were laid off. Because many employees did not go back to work and some employers did not pay to keep their health insurance, the Unite Here health fund made contributions to keep people covered.**

**But if the employers don't keep contributing, the coverage will end.**



Because of the COVID-19 pandemic, many members will probably not go back to work until later this year or next year. This means most people will have a gap in healthcare coverage. We want to make sure people find health care coverage for that gap in time, if not longer.

**When employees go back to work, coverage will start either 2 or 3 months after returning to work depending on where you work.**

## 9. How much will I pay under each plan?

### A. Medicaid

Generally, it is free for those who qualify.

Exact costs and coverage will depend on your age, income, and if you live in Illinois or Indiana. In general, plans offer 100% coverage for a range of primary health services, with no co-pays, premiums, or deductibles.

Most plans cover services for adults and kids like doctor visits and dental care, immunizations for children, therapy and counseling, hospital visits, and some prescription drugs.

### B. Medicare

**Medicare has 3 parts:** Part A (Hospital insurance), Part B (Medical insurance), and Part D (Prescription coverage).

- **Part A:** Most do not pay a premium for coverage, but there is a deductible.
- **Part B:** You will also typically pay a premium for coverage- the standard premium in 2020 is \$144.60, but the exact amount depends on your income. After meeting the deductible, you typically pay 20% of the Medicare-approved medical services.
- You can decide to get more coverage or avoid paying as much out-of-pocket by paying for **Supplemental Insurance**, such as Part D, Medigap, or Medicare Advantage. If you decide to enroll in Supplemental Insurance, you will pay more in premiums upfront, but you could possibly avoid some amount of out-of-pocket costs later on. **Click [HERE](#) for more in-depth information about Medicare and Supplemental Insurance.**

## **C. Cobra**

This is the same coverage you had from before the layoff, but you pay the part of the insurance premium that the company paid while you were working.

For example, in the Union health insurance plan for hotel workers, the coverage for individuals is the same (100% coverage with largely no co-pays).

Under COBRA, the premium for the same plan is about \$500 per month instead of being free. This covers the part of the premium that the company used to pay.

**Family plan coverage can be more than \$1,000.**

If you were on a company health care plan, the premiums could be cheaper, but it may not cover as much.

## **D. Federally Qualified Health Centers (FQHCs)**

The cost of the services will depend on your income. If you fall below a certain income (depending on your family size), you'll pay on a sliding scale.

If you make above a certain income, the cost will not be sliding-scale, but is usually still affordable.

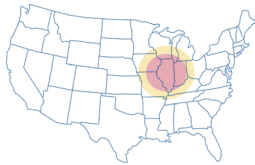
**You can check [HERE](#) to see if your cost will be sliding scale or not.**

## 10. I'm pregnant. What am I going to do when the Union healthcare ends?



If you are pregnant you might be able to **apply for Medicaid** and get coverage through your pregnancy and for up to 60 days after the birth of the child.

Likely (depending on your family income), the child can also get Medicaid after those 60 days.



**NOTE:** If you live in Illinois, you don't have to meet the residency/citizenship requirements to get Medicaid, but as written above, if you are not a U.S. citizen or green card holder meeting current residency requirements, you should speak with a lawyer before applying for Medicaid.

## 11. What do I do about my Life Insurance?



**Life insurance that was paid for as part of the health insurance will stop when the health insurance ends.**

It is separate from coverage under COBRA (whether or not you enroll in COBRA, it will expire).

**However, you will be able to continue your life insurance policy, separate from the health insurance, for about **\$30/month**.**



## 12. Can I apply early for other healthcare plans before my Union health insurance ends? Is it bad to have both at once?

### Prepare ahead!



You should consider whether or not you should go ahead and file for another form of healthcare now, before your Union healthcare expires.

**Medicaid** applications can take 4-6 weeks to be approved once you file, so don't wait until the last minute if you need immediate coverage.

**Are you going to use FQHCs?** Call ahead and make a first appointment now so that you'll be in their system.

While you still have your Union healthcare, it's your "primary" healthcare, and will be the first one that gets billed by a healthcare provider.

**Once your Union healthcare ends, we'll help you make your other healthcare, like Medicaid, your main health insurance.**

## **COBRA**

When you lose healthcare, you can get insurance through COBRA. It's the same coverage as our old insurance, but you have to cover the part that the company used to pay for. **It is expensive.**

## **MEDICARE**

A federal health insurance program that offers good quality, affordable hospital, medical, and prescription coverage.

## **MEDICAID** (aka County Care/Kid Care/Medical Card)

It is the state's health insurance program for adults, families and kids, pregnant women, the elderly, and people with disabilities. It is based on income.

## **Federally Qualified Health Centers (FQHCs)**

Government-funded local health centers. They have a range of services on-site or by arrangement with another provider. They don't have on-site hospitalization. Many have Telehealth services. Often have dental, vision, prescriptions, mental health services, etc. **Check by location [HERE](#).**

## **COBRA**

Must have had coverage before being laid off, either through your company or through the Union health insurance.

## **MEDICARE**

Must be 65 and over. Younger people with certain disabilities might also be able to apply as well as people with End-Stage Renal Disease.

Must be a citizen or lawful permanent resident.

## **MEDICAID** (aka County Care/Kid Care/Medical Card)

It is the state's health insurance program for adults, families and kids, It depends on your income, family size, and if you live in Illinois or Indiana. Must make less than a certain income amount to be eligible.

**Click [HERE](#) to check.** Disabled individuals and those over 65 don't have to meet the same financial requirements.

Must be a resident of the state in which receiving benefits. Must be a citizen or a qualified non-citizen. Qualified non-citizens include people who are legally admitted for permanent residence and have been a lawful resident for more than 5 years (some groups may be exempt from the 5 year waiting period, like if you are pregnant).

If you are not a U.S. citizen or a green card holder who has met the current residency requirements, you should talk to a lawyer before you apply for Medicaid.

## **Federally Qualified Health Centers (FQHCs)**

Anyone is able to call and make an appointment with an FQHC.

## *Healthcare Plan Overview* | **What can I expect on this plan in terms of cost – premiums, co-pays, coverage, etc.?**

### **COBRA**

The same coverage you had from before the layoff, but you pay the part of the premium that the company used to pay for your insurance. For example, in the Union health insurance for hotel workers, the coverage is the same (100% coverage with largely no co-pays), but the monthly premium for single coverage is about \$500 to cover the part that used to be paid by the company.

Family plan coverage can be more than double that amount. If you were on a company health plan, the premiums may be cheaper, but they will likely have less comprehensive coverage.

Click [HERE](#) for more info on union insurance COBRA pricing.

### **MEDICARE**

Most do not pay a premium for Part A coverage (Hospital insurance); but there is generally a deductible. Part B usually has a premium (Medical insurance). The standard Part B premium in 2020 is \$144.60, but can change based on your income. After meeting the deductible, you typically pay 20% of the Medicare-approved medical services.

You also have a premium, deductible, and cost-share for Part D coverage (Prescriptions).

## **MEDICAID** (aka County Care/Kid Care/Medical Card)

Medicaid offers a range of coverage and cost depends on age, income, and whether you live in Illinois or Indiana. In general, Medicaid is free or low-cost. Plans offer 100% coverage for a range of primary health services.

Most plans cover services for adults and kids like: doctor visits and dental care, immunizations for children, mental health services, hospital visits, and some prescription drugs.

## **Federally Qualified Health Centers (FQHCs)**

Services are usually affordable. The cost of the services will depend on your income. If you fall below a certain income level (depending on your family size), your costs will be sliding scale based on your income. If you make above a certain income, the cost will not be based on a sliding-scale.

You can **check [HERE](#)** whether the services you get at the FQHC will be sliding scale or not.

## *Healthcare Plan Overview* | **What are the downsides to this plan?**

### **COBRA**

If you had Union health insurance, you can continue your great coverage, but it is expensive.

For Individual Medical/Dental/ Vision, the premiums range from \$458.42 per month to \$788.38 per month. Family coverage is much more expensive than that.

### **MEDICARE**

Many members do not qualify based on eligibility requirements.

### **MEDICAID** (aka County Care/Kid Care/Medical Card)

Coverage is generally good, although you may not have as much choice of doctors as you currently do on the Union insurance plan.

Some services will need prior authorization to be covered. Medicaid often covers the generic brands of medicine, but not the name-brand version.

## **Federally Qualified Health Centers (FQHCs)**

Services depend on which site you go to (i.e. not every site will have a full range of services). Cost will depend on your income, so you may or may not be able to pay based on a sliding scale.



## **COBRA**

You will get a “COBRA Notice” letter in the mail from Unite Here Health when your benefits are about to expire if you’re on Union health insurance. Follow the directions on that letter. If you’re on a company health plan, call your company to have them send you a COBRA Notice if you have not received one.

**Please note:** It is important that you select coverage and pay premiums within the timeframes specified in the notice. If you miss a deadline, then the plan doesn’t have to let you keep your COBRA coverage.

## **MEDICARE**

You can find our guide on how to **apply** [HERE](#).

## **MEDICAID** (aka County Care/Kid Care/Medical Card)

You can find our guide on how to **apply** [HERE](#).

## **Federally Qualified Health Centers (FQHCs)**

Call an FQHC to get your first appointment set up so that you're in their system. It is often easier to get follow-up appointments once you've had a first session.

In the email we sent you for healthcare recommendations (*subject line: "UNITE HERE Local 1 Health Insurance"*), we included a list of the FQHCs closest to you.

You can also find the **full list of sites that we know of** [HERE](#), with what services each center offers.

# SUPER SAVER FAQs

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## 1. What's the Super Saver Plan?

**We've won a new healthcare option!**



It's called the [Super Saver Plan](#) - it's an optional, temporary plan that helps you keep your Union health insurance for up to 4 more months in a row! You'll have the same union health insurance benefits as when you lost coverage (medical, prescription, dental, and/or vision). It *does not include* life insurance or short-term disability coverage.

**\*You get one chance to select Super Saver coverage, so please ask us if you have any questions.**

## 2. Who's eligible?

You're eligible for Super Saver if you **lost coverage between July 1st, 2020 and September 30th, 2021**, due to being laid off, a lack of work, or a reduction of hours.



**That means that most laid-off employees, who have not worked due to the pandemic, will be eligible.**

If you are currently still working or still covered by the Union health insurance, you can get Super Saver immediately when you lose coverage in the future. **The Super Saver plan is set to end on October 31, 2021**, so keep in mind that if you don't lose Union health coverage until, for example, August 2021, you won't be able to get the 4 full months in a row – you can only get Super Saver for a maximum of 3 months (August through October 2021).

### **3. What do I do if I already got health coverage through another program, like Medicaid, Medicare, Marketplace insurance/Obamacare, or COBRA?**

That will depend on which insurance you registered for!

Click [HERE](#) to see how to switch to Super Saver, depending on what other kind of health insurance you already have.

### **4. How do I enroll?**

**There are no enrollment forms for Super Saver.** You sign up by simply making a payment based on your plan's monthly rate.

### **5. When can my coverage start under Super Saver?**

If your Union health coverage ended between June 30th and November 30th, 2020 and you want Super Saver coverage, you must buy Super Saver for January 2021.



**You must make payment between December 5th and December 20th, 2020.**

If you still have Union health coverage but lose it between December 31st, 2020 and September 30th, 2021, **you must buy Super Saver coverage the month after your Union health coverage ends.**

If you don't buy Super Saver coverage during the time that applies to you, the only way that you can get another chance to be on the plan is if: **1)** you don't use Super Saver now, **2)** you get called back to work and gain coverage, and **3)** then lose coverage again. Only if that happens, then you can have another chance to buy Super Saver.

## 6. What about my spouse and kids?

Super Saver will cover the same dependents that your Union health insurance coverage did. You can only add a new dependent if you have a qualifying event, for example, getting married or having a baby.

## 7. How does the plan work? How long does it last?

Once you elect Super Saver, you must use it consecutively for 4 months or fewer, and you can only elect it once.

**You can't go on and off Super Saver** - once you leave the plan after 4 months or sooner, you can't go back on it. Then, once you finish your Super Saver coverage, you'll have the option of electing COBRA for up to 18 more months.

## 8. How much does it cost?



Plans ➡	Hotel	Airport & Restaurant	Casino
Monthly Cost	\$80	\$59	\$107

*\*The cost is the same whether you're an individual or family.*

## 9. When do I pay?

If you lost your Union health coverage between June 30th and November 30th, 2020, you must pay for January 2021 Super Saver coverage between December 5th – December 20th, 2020. You should make your payment no later than December 20, 2020 to avoid any administrative issues.



If you lose your Union health coverage between December 31st, 2020 and September 30th, 2021, your Super Saver coverage must be received by 20th of the month that your Super Saver coverage begins. For example, if you lose your Union health coverage on January 31st, you have to make sure your Super Saver coverage payment is received before **February 20th, 2021**.

## 10. How do I pay?

Call Unite Here Health at 855-321-4373 or visit [www.UHH.org/SuperSaver](http://www.UHH.org/SuperSaver). Be ready to give your name, date of birth, and credit card number (Visa/Mastercard/Discover). **Click [HERE](#)** for a screen-by-screen guide of how to pay online.



Once you've registered, you will be able to **pay online each month with a credit card or set up automatic payments.**



If you do not have a credit card, **you can pay by giving your bank account information** to Unite Here Health by phone.