

## Highmark Opens Pennsylvania's First Health Insurance Stores

In March, Highmark opened retail stores in Pittsburgh and Mechanicsburg to better assist consumers in purchasing health insurance. The Highmark Direct stores sell health coverage programs to individuals, seniors and small businesses. When a consumer visits a Highmark Direct store, they can meet one-on-one with a Highmark sales associate to discuss health insurance options and apply for health insurance coverage. The stores feature self-service kiosks where customers can shop for health insurance plans on their own or research additional Highmark member benefits. Seminars on health insurance topics are also held throughout the month. Highmark Direct is open Monday through Saturday from 10 a.m. to 7 p.m., at the following locations:

- **Mechanicsburg (near Camp Hill):** Silver Spring Square at 6416 Carlisle Pike
- **Pittsburgh:** McKnight-Siebert Shopping Center at 4885 McKnight Road



## COBRA Subsidy Offered as Part of Economic Stimulus Plan

Individuals who became eligible for COBRA as a result of an involuntary termination of employment between September 1, 2008 and December 31, 2009 are eligible for a premium reduction and additional election opportunities for health benefits under the American Recovery and Reinvestment Act of 2009 (ARRA). Through ARRA, eligible individuals pay only 35 percent of their COBRA premiums and the remaining 65 percent is paid by the employer then reimbursed to the employer through a tax credit. The premium reduction applies to periods of health coverage beginning on or after February 17, 2009. There is no premium reduction for premiums paid for periods of coverage prior to February 17, 2009. Individuals involuntarily terminated from September 1, 2008 to February 16, 2009 who did not elect COBRA when it was first offered or who did elect COBRA but are no longer enrolled, must receive a special election opportunity from their employer. Changes to COBRA elections (such as adding a spouse or dependent) can also be made at the time of the special election. The premium reduction is available for nine months of coverage. Following the premium reduction, the employee can opt to continue COBRA for up to 18 months. To be eligible for the premium reduction, individuals may not be eligible for another group plan (including that of a spouse) or Medicare. Individuals paying reduced COBRA premiums must inform their plans if they become eligible for coverage under another group health plan or Medicare. Dislocated employees requiring additional information should contact their former employer with questions regarding their COBRA plan. Additional information is available at [www.dol.gov/cobra.html](http://www.dol.gov/cobra.html).

**CHIP covers all children and teens, regardless of family income.  
Call 1-866-727-5437 to apply today.**



## Are Your Summer Campers Covered?

An unexpected illness or visit to the emergency room can take all the fun out of summer for uninsured families. You can help ensure that families using your summer camp program are covered this summer. Try these simple ideas to help spread the word about available programs like CHIP and adultBasic:

- ☼ At registration, be sure to ask your families if they need health insurance.
- ☼ Include a brochure about health insurance programs in your registration packets.
- ☼ Host a health insurance information night for your families.
- ☼ Set up a health insurance information booth at drop-off or pick-up time.

Contact your Highmark Blue Shield Outreach Specialist for more ideas, to order materials or to plan an event.

## Highmark is “Here to Help” at State Events

Highmark Blue Shield outreach specialists met with hundreds of dislocated workers in Central PA as a partner at “Here to Help” events held by PA Careerlinks. Our staff provided information about programs based on income including the [CHIP](#) and [adultBasic](#) programs and Highmark’s [SpecialCare](#) program. Adults who lost their group insurance, but make too much money to qualify for programs based on income, were given information about [individual or family programs](#) from Highmark. Our direct pay programs include medically underwritten programs, which require a health history; guaranteed issue programs, available to everyone regardless of health status; and a new short-term plan that provides affordable coverage for 31 to 180 days. If your organization works with uninsured adults or children, contact your outreach specialist for information on the programs available or visit [www.highmarkblueshield.com](http://www.highmarkblueshield.com) and click on “Find Insurance for Individuals and Families.”

## Help with Prescriptions

People who need assistance paying for prescription medicines may be eligible for a number of programs including the [Partnership for Prescription Assistance](#) and [Together Rx Access](#). Both programs provide help to patients who lack prescription drug coverage and meet certain requirements. For more information about Partnership for Prescription Assistance, call 1-888-477-2669 or visit [www.pparxpa.org](http://www.pparxpa.org). For more information about Together Rx Access, call 1-800-966-0407 or visit [TogetherRxAccess.com](http://TogetherRxAccess.com). Some counties also offer prescription assistance programs for residents. Check with your county government for more information.

## Partners for a Healthier Community

Highmark is partnering with community organizations to offer free health screenings and education for uninsured individuals and families. Please invite your clients to join us at one of these upcoming events:

**August 15, 9 a.m.-4 p.m., York County, Family First Health, 116 S. George Street, York**

**October 10, 9 a.m.-4 p.m., Franklin County, Keystone Rural Health Center, 767 Fifth Ave., Chambersburg**

**For more information about programs for the uninsured, contact the outreach specialist in your county:**

**Lillian Bates**, 717-302-5342 or [lillian.bates@highmark.com](mailto:lillian.bates@highmark.com): Dauphin, Juniata, Mifflin, Northumberland, Perry, Snyder, Union

**Lisa Bellito**, 610-573-5415 or [lisa.bellito@highmark.com](mailto:lisa.bellito@highmark.com): Berks, Columbia, Lehigh, Montour, Northampton, Schuylkill

**Linda Gilroy**, 814-532-5431 or [linda.gilroy@highmark.com](mailto:linda.gilroy@highmark.com): Centre

**Colleen Milligan**, 717-302-6746 or [colleen.milligan@highmark.com](mailto:colleen.milligan@highmark.com): Adams, Cumberland, Franklin, Fulton, Lancaster, Lebanon, York