

# Parent Empowerment Newsletter

## When You Lose Your Health Insurance

BY LAURIE KELLEY

As the New Year rolls in, anxiety about healthcare coverage for hemophilia families is at an all-time high. The government and insurance companies continue their crusade to cut costs, and employers may make it tougher for employees to find adequate coverage. In an economy reeling from subprime lending collapse and massive debt, jobs may be more difficult to find. And an entire post-HIV generation is preparing to graduate from college—but finding itself without insurance. Now more than ever, it's vital for every person with hemophilia, every family, and every graduating student to understand: **You need some kind of insurance to obtain factor.** This article will help you find that coverage.

For a family with hemophilia, one of the most frightening scenarios is the loss of health insurance. You can lose your health insurance when...

- you change jobs or companies
- you resign from a company or are laid off
- you depend on, and then lose, your spouse's insurance
- you reach your lifetime cap
- your employer cancels your insurance coverage

Depending on the policy, your child can lose the insurance he receives through you when...

- he turns 18 or 19 and is not a college student
- he finishes college
- he is a college student and turns 24

Many parents live in fear of losing their insurance, particularly when the local economy is depressed, jobs seem threatened, or the family depends on a single insurance policy. Some parents remain stuck in unsatisfying jobs because they fear that switching jobs will lead to losing their insurance. Often, both spouses must work to ensure adequate coverage.

It's possible to maintain adequate insurance, even when you change jobs to improve your career or move to another state for a new job. But such moves must be carefully planned.

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