

Health Insurance – What's A Solo to Do?

Let me start by saying that virtually EVERYTHING is better since I broke away from BigLaw and returned to my solo practice. Everything except health insurance.

- (1) I can't afford the COBRA - \$970 per month (plus all the copays, medications, etc.)
- (2) I may be uninsurable because I have diabetes, hypertension and high cholesterol (although things may have improved since my last checkup in September 2011, as I've lost a lot of weight and been exercising, not that an insurance company would bother to care)
- (3) My wife is disabled and on Medicare, so there is no insurance option there.
- (4) I desperately need coverage for my kids (well, for me too as I have medications, but more importantly I have 2 kids)

For those of you not getting insurance through an employer or your own solo business or a spouse, what do you do for health insurance? Prescription drugs? Dental? Vision? Anyone? Anyone? Buehler? Buehler?

Thanks.

I am getting medical, dental, vision and prescription coverage through an organization that offers such insurance to its members. If your area has a Chamber of Commerce, they might offer health insurance to its members. Ours did.

Naomi C. Fujimoto, Hawaii

Call my guy (I love having a guy). I got my health insurance through the ABA and did much better than any other options, including my local bar associations. I have been very pleased to work with Jimmy.

Jimmy Sterio
JLBG Health
4355 Weaver Parkway, P.O. Box 533, Warrenville, Illinois 60555
866-425-2710
Jimmy Sterio <jimmy.sterio@jlbghhealth.com>

Deb Matthews, Virginia

Health insurance is also the bane of our practice. And it just went up another \$200 and change per month. Thank goodness I have it though, as I had to go to the E.R. twice last year. I bought into a discount program for dental and vision, which gives us about a 25% discount overall.

Jeena R. Belil, New York

You can go through the ABA. If you have another employee (other than yourself) the website claims that it won't exclude based on pre-existing conditions.

Kevin E. Trabaris, Illinois

Don't know if this will work for you but I took a high deductible policy with a reasonable - to me - monthly payment. Went without insurance for over a year after I left a firm and everybody I knew was harping on me because I lacked coverage. I ultimately signed up with Aetna and, though my deductible is high (\$5K), I benefit from their negotiated rates on services.

I don't know what their family rate might be but my monthly premium for individual coverage is reasonable

Good luck,
John Leonard, Connecticut

Check out organizations that have group plans under which you can be covered. Others on the list have mentions ABA but some local bar associations offer coverage under their plans as well. An organization will typically have an outside contractor administer the insurance and these people can also be sources of information about the most cost effective ways to get coverage. The good ones will be willing to recommend other options if they are better for you.

Bert P. Krages, Oregon

i went with blue blue, and when the rate became truly unaffordable, i opted for the \$5000 deductble so i have "peace of mind", dental and vision i always paid out of pocket..

BUT in your case, aside from exercise, strict diet, and as much weight loss as possible, i would suggest a local hospital plan, we have a public hospital that has a plan, and several doctor care clinics with plans..

for the cholesteral i take pilocosanol and niacin in high doses, also can try red yeast, its all over the counter "vitamins", and i dont have high chol, but am trying to prevent it..

no money, try medicaid for you and kids, too much money but not enough,well if kids are in college, they offer plans..or can get jobs with plans..

if no coverage, pay out of pocket, BUT if e.r. visit required, prep pre-bankruptcy planning and dont lose sleep over it..

good luck,
gilbert alba, Florida

I got insurance through the pre-existing condition program. Don't know if it's available in your state.

<https://www.pcip.gov/>

David A. Shulman, Florida

Check out the article I wrote on the Lawyerist!

Here it is... <http://bit.ly/xC7lud>

Juan Renteria, Texas

As a woman, I by default have a pre-existing condition. When I got laid off and had to find health insurance on my own, it was a pain.

Check with your state, especially if you have young kids. Illinois has...CHIPs, I think it's called, that you can apply/sign up.

The other suggestions mentioned are good ones. I only have one other suggestion:

1. Apply with a different insurance company than the one you had before.

I applied on my own, to the health insurance company I had been with for more than five years. It seemed simple enough to be able to switch from a group plan to an individual plan, but the lady on the phone laughed at me and said I had to apply as a new person. But, because they had access to all of my medical records under a group plan, it was easy for them to find a reason to deny coverage.

My uncle, who is also a diabetic, referred me to his guy, and the process of applying through a broker was completely different and much quicker.

So the advice of many before on finding a group is a good way to go. Best of luck.

Non-lawyer who still thinks we needed health insurance reform and not health care reform, but is happy to share her experience with the current health insurance/health care system.

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Thanks and best regards,
Gwynne Monahan

A high deductible policy combined with a health savings account can be a great option for those that want coverage for the "big things" but may not need much medical care throughout the year. I know a few attorneys who have gone this way through the payroll company they were using for their legal assistant. You can also list yourself as an employee (pay a small salary if you want) and then get coverage.

I will admit, I haven't done much digging on how the Obama health care laws have affected HSAs, so they may be less desirable now than they were previously.

Patrick Dixon

I have an HSA and love it. To my knowledge the only recent change has been that you can't use it for over the counter drugs unless prescribed by a Dr. Prior to that they also added a catch up provision for those over a certain age which allows me to put an extra \$1000/year in, but I don't think that was part of Obama's big deal.

Shell Bleiweiss, Illinois
