

# Health Insurance Q & A

Once you buy health insurance, or if you're covered under group health insurance on the job, you probably give your coverage little thought. But special situations do arise. Here are some answers to questions you may face.

*Q: My daughter plans to travel for three months after graduating from college and before starting work. Her coverage under our group health insurance ends with graduation and she won't have any insurance of her own until she's on the job. Is there any way we can provide health insurance protection for her for this in-between period?*

A. Yes. Providing certain conditions are met, the law known as "COBRA" allows your daughter to purchase up to 36 months of continued coverage under your group health insurance plan. In addition, short-term or interim policies are available in every state. Designed for just this sort of situation (or for people who are between jobs), they provide two to six months of coverage; some may be renewed once. Premiums and deductibles vary, but coverage is based on age and is generally inexpensive. Coverage even continues beyond the policy period, up to a lifetime, for any condition contracted during the policy period. Your agent can provide more information.

*Q: I've heard both good and bad things about travel insurance. Is it a good idea?*

A. Some types of travel insurance, especially the kind that provides reimbursement of prepaid travel costs if you must cancel a trip because of illness, are very useful. This insurance often comes packaged with baggage insurance (which you may not need if you have adequate coverage under your homeowner's policy) and accident and illness coverage (which you also may not need if your health insurance policy covers you wherever you are). The accident and illness portion, however, usually covers the expense of transportation home in the event of serious illness or death. If you decide you want a travel policy, you can buy one from your travel agent. Another inexpensive type of travel insurance can be bought from your insurance agent. This covers death or dismemberment. In essence, it is a form of limited term life insurance.

*Q: When I remarry, will my new husband's health insurance cover my three children from my first marriage?*

A. Probably, if the children live in your household and are dependent on you and your new husband for financial support. But it's important to check the terms of your policy. If the children live with you but are financially supported by your first husband, they may be covered under his health insurance policy instead.

*Q: I just found out that Medicare doesn't pay for long-term nursing home care. Is there any private insurance that does pay for long-term nursing home care?*

A. Yes there is. Although Medicare and most private Medicare supplemental policies pay for only short-term nursing home care following hospitalization, policies now exist which cover long-term care. These policies generally pay a per-diem rate for up to a specified number of years. Waiting periods, before benefits start, vary from policy to policy. Premiums depend on the person's age when the policy is taken.

*Q: I heard there is insurance that will pay a lump sum of money if you have a heart attack or a stroke. Is this true?*

A. Yes. Critical illness policies provide living benefits for critical illness survivors by paying a lump sum upon the diagnosis of a qualifying critical illness. This lump sum can be used to pay for private nursing costs, make upgrades to their homes, pay off a mortgage, pay for a child's education, or any other purpose. Conditions that are usually covered are: heart attack, stroke, life-threatening cancer, coronary artery bypass surgery, coronary angioplasty, major organ transplant, Alzheimer's, Multiple Sclerosis, renal failure, paralysis, blindness, and deafness.