

THE UNINSURED AND UNDERINSURED

UNINSURED - ANYONE without health insurance or Medicaid/Medicare/Veterans Benefits

• **INDIVIDUALS AND FAMILIES**

- Parents whose children qualify for SCHIP (State Children's Health Insurance Program) but who don't qualify for any assistance for themselves
- College age children - or children living at home who are no longer covered due to age
- Family members not covered by employer-provided health insurance

• **EMPLOYEES**

- Employees of small businesses that don't offer insurance
- Employees who can't afford their share of the insurance premium or decline coverage.
- Part-time or minimum wage employees
- Laid off employees who can't/don't take advantage of COBRA

UNDERINSURED – ANYONE whose medications are not covered by their plan

• **INDIVIDUALS AND FAMILIES**

- Who have deductibles and waiting periods
- Whose plan does not include prescription coverage
- Whose medication is not covered by their plan
- Whose co-pay is higher than the discounted FamilyWize price
- Whose plan is limited or only covers catastrophic coverage

• **EMPLOYEES**

- In deductible or in waiting periods before they are eligible
- Employees who take medications that are not covered by their insurance plan

• **PEOPLE IN THE "MEDICARE DONUT HOLE"**

- Medicare recipients without a Medicare Part D Prescription plan
- Medicare Part D Prescription Plan enrollees without "Medi-Gap" coverage; they have a \$295 deductible and a co-pay of 25% of the next \$2,405; then they must pay 100% of the next \$4,350 out of pocket