

## **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