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letters

Health insurance options are available

I just wanted to make a comment out of pure frustration. I keep reading/hearing from the president to Rep. Harry Mitchell and to other so-called experts of health care reform about people losing coverage when their COBRA ends.

Consumers who are at the end of their 18-month coverage under COBRA are able to purchase a guaranteed-issue individual policy under the provision

of HIPAA or the Health Insurance Portability and Accountability ACT that was passed in 1996 under President Clinton. You'd think they would like to give him some credit.

One has 63 days from the day that COBRA ends to call any insurer that sells an individual as well as a group policy requesting a Portability Packet for their individual plan. All of the major insurers have this product, which can cost as much as COBRA if not more. The point is there is an option to maintain coverage until they are eligible for Medicare.

Or perhaps the real reason could be that by not telling the whole story the reform-crowd can't be accused of being naysayers who are spreading misinformation. I would consider not telling the whole story just about as bad.

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