

## COVER TENNESSEE FREQUENTLY ASKED QUESTIONS

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### 1. What is Cover Tennessee?

In 2007, Governor Phil Bredesen introduced a family of four programs to address specific needs of the uninsured in Tennessee. Operating as Cover Tennessee, which serves as an umbrella for all four programs, the initiative provides options for and access to health insurance where few or no options existed before.

Each program serves a different audience and is tailored to the needs of that group.

- **CoverTN** is a limited benefit plan designed for small businesses, the self-employed and the working uninsured. Please note that CoverTN has suspended new enrollment until further notice.
- **CoverKids** provides comprehensive health insurance for children whose families do not qualify for TennCare but cannot afford traditional health insurance.
- **CoverRx** offers prescription assistance to those without pharmacy benefits.
- **AccessTN** provides comprehensive benefits for those who are medically uninsurable due to pre-existing medical conditions.

### 2. Who are the uninsured in Tennessee?

A 2005 study of the uninsured in Tennessee found that the uninsured in Tennessee are, for the most part, people who are not eligible for programs like TennCare but cannot afford the rising cost of health insurance. For example:

- The largest portion of uninsured adults worked more than 40 hours per week and hold only one job.
- 53 percent of the working uninsured are employed by a company with less than 25 employees.
- Among the working uninsured, 83 percent indicated they held permanent positions in their company.
- More than half of Tennessee's uninsured have annual incomes of less than \$30,000.

### 3. What type of health care coverage is available through Cover Tennessee?

There are four programs under the umbrella of Cover Tennessee:

- **CoverTN** is an affordable, limited benefit health insurance plan designed to serve the needs of small businesses, the self-employed, working individuals without insurance and Tennesseans who are between jobs. CoverTN has suspended new enrollment until further notice.
- **CoverKids** provides comprehensive health insurance for uninsured children ages birth through 18 whose families cannot afford health insurance and do not qualify for TennCare.
- **CoverRx** is a pharmacy assistance program designed for individuals who do have insurance or have a policy that does not include a pharmacy benefit.
- **AccessTN** provides comprehensive health insurance for individuals who cannot obtain coverage due to pre-existing medical conditions which classify them as uninsurable.

**4. What is the difference between Cover Tennessee and CoverTN?**

Cover Tennessee refers to the umbrella program which includes CoverTN, CoverKids, CoverRx and AccessTN.

As one of the four programs, CoverTN (pronounced Cover T-N) provides low-cost basic coverage to Tennessee's working uninsured.

**5. Is Cover Tennessee a newer version of TennCare?**

No. Cover Tennessee is designed to serve the needs of the state's working uninsured, children whose families cannot afford health insurance and those who cannot obtain insurance due to pre-existing medical conditions.

**6. How are Cover Tennessee's programs funded?**

Funding comes from a variety of sources, but the primary sources are:

- Premiums paid by employers and individuals
- State revenues
- Federal funding (CoverKids only)

**7. Are cost controls built into the programs to keep them affordable?**

Yes. Participants in all programs will be required to make co-payments when services are used. In addition, utilization management will be used to coordinate services in order to reduce duplicate or unnecessary services.

Furthermore, CoverTN and AccessTN include monthly premiums that must be paid by participating individuals.

CoverKids also has a policy that out-of-pocket spending cannot exceed 5% of the family's annual income.

**8. How do I know where to apply for the various programs?**

Online applications are available for CoverTN and CoverKids at the Web sites listed below.

CoverTN  
[www.CoverTN.gov](http://www.CoverTN.gov)

CoverKids  
[www.CoverKids.com](http://www.CoverKids.com)

Applications can be downloaded and printed from the Cover Tennessee Web site at [www.CoverTN.gov](http://www.CoverTN.gov).

Individuals can also request that an application be mailed to them by calling 1-866-COVERTN.

**10. What is the best way to learn more about the Cover Tennessee programs?**

Information for each of the programs is also available on Cover Tennessee's Web site at [www.CoverTN.gov](http://www.CoverTN.gov) or by calling 1-866-COVERTN.