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Alpha-1 Insurance, Billing, and Financial Support

General information about health insurance

Health insurance is a contract with a health insurance company that provides financial protection for healthcare costs. In exchange for a monthly premium, the insurance company agrees to share the cost of covered medical services with the policyholder.

Health insurance plays an important role in maintaining your health and well-being, especially for people with Alpha-1, because it allows easier access to care. Different health insurance companies offer various plans or levels of coverage.

Types of health insurance:

1. **HMOs:** Health maintenance organizations (HMOs) and point-of-service plans (POS), both also known as managed care programs, require patients to choose a primary care physician who oversees the patient's care, makes recommendations about treatment, and provides referrals for medical specialists.

2. **PPOs:** Preferred-provider organizations (PPOs), by contrast, don't require referrals. However, they do set lower costs for using in-network practitioners and services.

3. **Federal health insurance:** Not all health insurance in the US is provided by private companies. Medicare, Medicaid, and the Children's Health Insurance Program (CHIP) are federal health insurance plans that extend coverage to older, disabled, and low-income people.

Two public health insurance plans, Medicare and CHIP, provide subsidized coverage for disabled individuals and children. Medicare, which is available to people 65 years of age or older, also serves people with certain disabilities, end-stage renal disease, and amyotrophic lateral sclerosis (ALS). The CHIP plan provides health coverage for low-income children under the age of 19.

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Health insurance terms and what they mean:

- **Premium:** When you buy insurance, and you choose a company and plan, you make payments to the insurance company. These payments are called "premiums."
- **Deductible (DED):** The agreed upon amount the patient will pay before the insurance company begins to pay.
- **Out of pocket (OOP):** The maximum amount a patient will pay out of pocket during the plan year.
- **Coinsurance:** The percentage of costs of a covered healthcare service the patient pays (for example, 20%) after the deductible is paid.
- **Prior authorization (PA) or reauthorization:** Health plans often require patients taking specialty medications to receive a PA, and then require reauthorization after a certain amount of time. Reauthorization confirms that the drug is still medically necessary, and that the patient has responded to treatment.
- **Explanation of benefits (EOB):** Explains how much medication and services cost, and how much your insurance company will cover.
- **Patient cost share:** The portion of care costs the patient is responsible for paying, which is outlined in the EOB and determined by your insurance plan.
- **Co-pay:** A fixed amount that the patient pays out of pocket for a healthcare service or prescription. Co-pays are a type of patient cost sharing, and they can vary based on the patient's insurance plan and the service they're receiving.

Paying for your medication: financial assistance and other resources

Most financial assistance programs, but not all, have eligibility requirements based on need and whether you have health insurance that includes drug coverage. You will need to provide information about your age, your income, your insurance plan, and either your illness or the prescription medicines you are taking.

Financial assistance education and resources available include:

Government and community programs: If you don't have health insurance, the website **Healthcare.gov** has detailed information about how to get healthcare coverage you can afford. You can also get connected to organizations in your community that can help you enroll. These resources can help you learn more about shopping for health insurance and choosing a plan.

Drug manufacturer: Takeda, the manufacturer of your Alpha-1 medication, also offers patient support, including the Co-Pay Assistance Program, which may help you save on your prescribed treatment. To learn more, visit **takedapatientsupport.com**.

Advanced Infusion Care (AIC): At AIC, we have a team of dedicated specialists ready to answer any of your billing questions. From understanding the bills you receive, to navigating insurance coverage, we're here to help every step of the way. And we bill health insurance companies directly for all medication and services and work directly with the insurer to facilitate the reimbursement.

We also offer a Financial Assistance Program (FAP) to help eligible patients who have concerns about being able to afford their medication. This could include those who do not have health insurance or are not able to get government help, as well as those who are not able to pay for needed care based on their financial situation.

Scan here for the form

For more information, visit the Alpha-1 Foundation and AlphaNet websites to access support and resources that can help you navigate topics like financial assistance, insurance coverage, and more.

To apply, call us at 877.299.4371 and request that a financial assistance application form be sent to you, or download and complete the form online by scanning the QR code.