

## Additional Health Care Options

Health care is an important concern for most Americans. This concern is even greater when an individual has a disability that requires on-going care and/or medications. The fear of losing health care benefits is one of the top factors when considering employment.

Health care needs are a factor that must be investigated when considering employment. An overlooked aspect of a job may be the employment benefit package. Several employers will offer health care insurance to their full-time employees. Some may pay for all or part of the insurance as an incentive.

If Medicaid, Medicare, or employer-sponsored healthcare is not an option, individual health coverage is available through [Healthcare.gov](https://www.healthcare.gov). With individual coverage, an individual will pay monthly premiums for the agreed upon plan. If they have low to moderate income, the government may help pay for monthly premiums and lower copayments. Healthcare.gov is the easiest place to compare individual plans and the only place where help with payment of private insurance is available.