

## Health Insurance Guide Developed for Child Care Programs

**Are you a teacher, director, or owner of a child care program who is interested in health insurance, but have not yet been able to purchase it for you or your staff?** Many individuals working in childcare do not have health insurance for various reasons including a lack of understanding about how health insurance works, a lack of understanding about the importance of health insurance, and the high cost of purchasing health insurance.

In recently developed Institute document (Fall 2008), ***Health Insurance: Information and Tips for Child Care Employees and Employers***, health insurance is defined as a form of risk management that protects against any loss someone may suffer as a result of a short-term or long-term health impairment. Because most health insurance plans cover wellness visits, individuals who have health insurance can often prevent serious health issues from developing. Research has proven that insured workers stay healthier and miss fewer days of work due to sickness than uninsured workers.

There are several **types of health insurance** and plans can vary greatly in regards to what types of medical expenses are covered and how much the individual is responsible for paying. The Institute's ***Health Insurance Guide*** describes the most common types of health insurance and lists several tips to keep in mind when shopping. For example, you get quotes from several health insurance companies and review each plan carefully before choosing a plan that is best for you and/ or your staff.

Although the **cost of health insurance** remains high, there are benefits to the insured individuals, the child care business, and the children in the program that can make it well worth the cost. In addition, child care programs in North Carolina are fortunate to have the TEACH Early Childhood® Health Insurance program that can help offset the cost for eligible programs.

If you are interested in **taking the next step** toward obtaining health insurance for you, your family, and/or your staff, download this free Institute resource today!

### Resources

- Health Insurance: Information and Tips for Child Care Employees and Employers (*full document*)  
[www.ncchildcare.org](http://www.ncchildcare.org)
- TEACH Early Childhood Health Insurance Program (919) 967-3272
- Health Check (Medicaid) & Health Choice (health insurance for children & teens)
- [www.nchealthystart.org/public/childhealth.index.htm](http://www.nchealthystart.org/public/childhealth.index.htm)
- Websites that list health insurance carriers  
[www.insurance.com/North\\_Carolina](http://www.insurance.com/North_Carolina)  
[www.ehealthinsurance.com](http://www.ehealthinsurance.com)  
[www.healthinsurancefinders.com](http://www.healthinsurancefinders.com)