

What To Do If Your Health Insurance Coverage Is At Risk

Millions of Americans are facing uncertainty about their health insurance coverage as Medicaid rollbacks, rising Affordable Care Act (ACA) premiums, and insurer contract disputes become increasingly common. Anyone worried about losing coverage in the coming months or years should take proactive steps now to protect their health and financial stability.

Prepare While Covered: Stockpile

- **Refill Prescriptions Early:** Refilling prescriptions as soon as insurance allows, even before running out, can create a critical stockpile of medicines. For people dependent on drugs like insulin, this means having backup in case coverage lapses. A few extra days' supply each month can turn into weeks, or even months, of backup if you lose coverage. You can also express concerns to your doctor about running out and see if they can write a prescription with extra supply for emergencies.
- **Schedule Year-End Appointments:** Many people anticipate losing coverage at the start of a new year. It's smart to schedule doctor visits for November or December to secure necessary appointments and prescription refills while still insured.
- **Switch to 90-Day Supplies:** If possible, request 90-day medication supplies (often through mail order). This provides several months of crucial buffer, especially when filled at year's end.
- **Save Medical Records:** Download and securely store copies of your medical history, lab reports, and prescription lists from online portals. Easy access to records makes it simpler to switch providers or apply for charity care if insurance ends.

Access Free or Low- or No-Cost Care

- **Communicate With Providers About Uninsured Status:** Medical professionals frequently know local pharmacies offering low-cost generics or nonprofit resources for essential treatments. Honest communication enables them to help with samples and alternatives.
- **Request Medication Samples:** Many doctors have free samples, especially for medications provided by pharmaceutical representatives. Patients should not hesitate or feel embarrassed to ask for these in times of need.
- **Use Free and Charitable Clinics:** Services such as the National Association of Free and Charitable Clinics. Here's a [navigator tool](#) to find clinics near you. and

Remote Area Medical (RAM) provide access to care without charge. Those clinics may be lifesavers for uninsured or underinsured patients.

- **Explore Prescription Assistance Programs:** Programs sponsored by drug manufacturers, including the Lily Insulin Value Program, can help eligible patients pay a small fee for vital medications. For example, \$35 for insulin, without insurance.
- **Check GoodRx and Cost Plus Drugs:** Pharmaceutical coupon services and alternative drug pricing tools sometimes offer significant discounts at pharmacies, which can be crucial for those paying out of pocket.
- **Seek Mutual Aid Networks:** Community mutual aid groups—often organized around health issues like diabetes—can provide information on affordable care and access to expensive medicines.

Emergency Care and Patient Protection

- **Know Federal ER Protections:** Under federal law (EMTALA), emergency rooms are required to evaluate and stabilize all patients, regardless of insurance status. ERs can provide life-sustaining medications in emergencies when insurance is lacking.
- **Ask About Discounted Care:** Hospitals often offer reduced bills for uninsured patients. Inquire about financial assistance policies whenever receiving emergency care.

The Stakes are Real

The risks are particularly high as ACA premiums are set to increase by double digits in 2026 and enhanced subsidies may expire, possibly resulting in over 7 million people losing Medicaid coverage in the next decade. In rural areas like La Plata County, Colorado, many have already experienced lapses in coverage due to insurer contract disputes, leaving entire families suddenly uninsured for routine and specialty medical services.

Tragic stories like that of Alec Smith, a 26-year-old who lost his insurance and died trying to ration his insulin, highlight the real danger of coverage gaps. Advocating for broad insurance reforms remains essential, but practical steps can make a critical difference today.

While no patient should have to stockpile medications or search for charitable clinics, these strategies provide immediate relief during insurance crises. Until the U.S. joins peers in guaranteeing universal coverage at reasonable cost, individuals should prepare, seek community support, and know their rights—because losing coverage should never mean losing access to care or hope for survival.

Adapted from an article by **Rachel Madley, PhD**, *Director of Policy and Advocacy at the Center for Health & Democracy*. She received her PhD from Columbia University.

Direct Primary Care Providers offer access to doctors for an often affordable monthly fee based on age. Does not offer insurance for hospital visits. These practices operate on a membership-based model providing comprehensive primary care for a flat monthly fee without billing insurance. They often offer discounted generic wholesale-priced medications and laboratory services. We have 4 practices in LPC.

Mountain View Family Healthcare

Durango: info@mountain view [tlc.com](mailto:info@mountainviewtlc.com); 970-385-1770

Whole Health Family Clinic

Durango: [wholehealthfamilymedicine.com](mailto:info@wholehealthfamilymedicine.com); 970-259-1971

McCrea Family Practice

Bayfield: DrKatie@mccreafamilypractice.com; 970-591-5320

Durango Primary Care

Durango: <https://durangoprimarycare.com/>; 970-296-5363

Dollar For, a nonprofit that helps people apply to charity care. Don't forget that charity care, (AKA financial assistance) that our hospitals are required by law to provide.

NeedyMeds, an online directory for programs that could get you a discount on your prescriptions if you qualify.

Hospital Bill Resource Guide: https://drive.google.com/file/d/14cfwK66A_mfBBBqn35_Lp7930uoY-73f/view