

Once enrolled in PALCO, each patient takes on the responsibility to:

- Participate in health insurance literacy class
- Attend Tabor financial education class
- Participate in online Wellness training
- See your Primary Care Provider (PCP) for a physical
- pay the co pays
- tell the PALCO staff if your income changes or if you obtain health insurance
- pay all bills for any appointments you schedule outside the PALCO program
- notify the provider office at least 24 hours in advance if you must cancel an appointment
- you will not be able to participate in PALCO for 6 months, if you miss two scheduled appointments without calling the providers office
- arrive at appointments 15 minutes early to complete paperwork. Bring any forms or documents provided by the PALCO office or referring physician



United Way
of Lancaster County



*A United Way of Lancaster County
Community Impact Partnership*

Lancaster City and County Medical Foundation



Where can I get an Application?

Project Access Lancaster County (PALCO) Office

**480 New Holland Ave.,
Ste. 8202**

Lancaster, PA 17602

or

through our Website

www.palcolancaster.org

Phone: 717.392.1595

Fax: 717.735.9586



Project Access Lancaster County

To improve the health and medical care of residents of Lancaster County, Pennsylvania through increased and better access to physicians and health care providers. Improve health care outcomes of residents of Lancaster County, Pennsylvania.

What is PALCO?

The Affordable Care Act and the expansion of Medicaid in Pennsylvania have made immense strides in expanding access to affordable health coverage. Some lower and moderate-income consumers, however still struggle to afford coverage and care, even with the help of federal financial assistance.

PALCO is countywide medical support program, targeted to assist primarily low-income families whose insurance has high premiums and co-pays for behavioral health services.

How does PALCO work?

We will pay the half the premiums for one year for people who live at or below 200 percent of the federal poverty level (FPL). Individuals who earn below 138 percent of the FPL are eligible for Medicaid, above that level, they must buy their insurance through the ACA exchange.

The copay assistance program is targeted to assist individuals without health insurance and the primarily low-income families whose insurance has high co-pays as system of last resort.

Am I eligible for PALCO?

PALCO eligibility has three parts: income, place of residence; and access to health insurance.

1. To qualify for PALCO your income must be at or below 200% of the federal poverty level.

A single person with an income of \$23,540 or below;

a family of two with an income of \$31,860 or below;

a family of three with an income of \$40,180 or below;

a family of four with an income of \$48,500 or below;

a family of five with an income of \$56,820 or below, and;

a family of six with and income of \$66,140 or below is eligible for PALCO.

2. You must have lived in Lancaster County for longer than 3 months.

3. You cannot have, or qualify for, any type of health insurance including Medicare and Medicaid.

Is the PALCO program open ended?

No. PALCO is a health care bridge. Eligibility for PALCO is reviewed annually.

What sort of services does

PALCO offer?

PALCO can assist you apply for health coverage (Affordable Care Act or Medicaid) and help you determine which plan is better for your needs.

Once enrolled in a Marketplace plan, you receive a money order to pay half you Insurance Premium for a year.

You will pay \$10 copay for behavioral health services; PALCO will pay your provider the remainder of your co pay cost.

PALCO staff will work with patients to apply for medications available through Drug Companies Prescription Assistance Programs.

PALCO

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