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## **Health Care and Insurance**

### **What is Health Care?**

Health care is the prevention, treatment, and management of illness. Services are offered by the medical, nursing and allied health professions to make sure you are mentally and physically well.

There are many options to help you prevent or treat disease and stay healthy. Healthy living involves being active, getting good nutrition, continuing to learn, and managing stress.

### **What does Health Care cost?**

Quality health care services vary in price. Many of them can be expensive. Many people rely on health insurance plans provided through their employer to manage the cost of health care. Some people pay for health insurance with their own money.

### **Programs Available to Help with Costs**

There are some programs available to help people pay for health care. [Medicaid](#) is a federal and state program that helps pay for health care for people who are low income, have disabilities, or meet other criteria. [Medicare](#) is a federal program that covers health care for individuals age 65 and over, under 65 with certain disabilities, or all ages with end-stage renal disease.

[FAMIS](#) is Virginia's program that helps families provide health insurance to their children. FAMIS stands for Family Access to Medical Insurance Security. There is also FAMIS MOMS - for pregnant women; and Smiles For Children - a dental program.

Prescription drugs can be especially difficult to afford. Rising drug prices make it difficult for both the insured and uninsured. The Virginia Health Care Foundation provides information on finding [prescription assistance](#).

The Health Insurance Premium Payment (HIPPP) Program is run by the Virginia Medicaid Program and offered to individuals enrolled in Medicaid. This program may pay some or all of a person's share of their private health insurance when it is cheaper for Medicaid to do so.

For information about the Health Insurance Premium Payment Program (HIPPP) visit the Department of Medical Assistance Services (DMAS) website, [Health Insurance Premium Payment Program \(HIPPP\)](#).

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