

# Low-Cost Healthcare and Health Insurance Resource Guide



**\*\*Disclaimer: This list is an aid to assist students in identifying and locating resources within the community. The College in no way endorses one agency over another\*\***

# Low-Cost Healthcare Resources

## 1. MetroHealth Financial Assistance Program

- **Services:** MetroHealth offers financial assistance to help uninsured or underinsured individuals reduce or eliminate medical costs. Key services include:
  - Financial Assistance: Discounts or full coverage of medical bills based on household income and size, for individuals earning up to 400% of the Federal Poverty Guidelines.
  - Medicaid Application Help: On-site financial counselors assist with applications and eligibility assessments.
  - Payment Plans: Flexible payment options are available for those not qualifying for full financial assistance.
  - Discounted Services: Covers outpatient visits, emergency care, hospital stays, lab work, and some prescription medications within the MetroHealth system.
- **Who They Serve:** Residents of Cuyahoga County who are uninsured, underinsured, or experiencing financial hardship.
- **Eligibility Requirements:**
  - Proof of income, household size, residency, and identity required.
  - Financial assistance is available to both U.S. citizens and non-citizens, depending on medical emergency and public health need.
- **Contact Information:**
  - Phone (Financial Counseling): (216) 957-2325
  - MetroHealth Main Line: (216) 778-7800
  - **Website:** [www.metrohealth.org/financial-assistance](http://www.metrohealth.org/financial-assistance)
- **Special Features:** Language assistance services are available. Partnered with community organizations (like Gesher Cleveland) to support outreach and access to care.

## 2. Care Alliance Health Center

- **Services:** Comprehensive health care services for individuals experiencing homelessness, those living in public housing, and the underserved. Services include primary medical care, dental care, behavioral health, substance use treatment, women's health (including prenatal care), HIV/AIDS care, and mobile outreach units.
- **Locations:**
  - Downtown Health Center: 2916 Central Ave, Cleveland, OH 44115
  - Stokes Health Center: 6001 Woodland Ave, Cleveland, OH 44104
  - Central Neighborhood Clinic (Medical & Dental): 1530 St. Clair Ave NE, Cleveland, OH 44114
- **Contact:** (216) 535-9100
- **Website:** [carealliance.org](http://carealliance.org)

### **3. NEON Health Centers (Northeast Ohio Neighborhood Health Services, Inc.)**

- **Services:** Comprehensive primary care, pediatrics, women's health, dental services, behavioral health, podiatry, pharmacy, optometry, chronic disease management, and lab services. They also provide support with Medicaid enrollment and health education programs.
- **Locations:** Multiple health centers across Cleveland, including:
  - Norwood Health Center
  - St. Clair Health Center
  - Southeast Health Center
  - East Cleveland Health Center
  - Collinwood Health Center
  - Superior Health Center
- **Payment:** Accepts Medicaid, Medicare, most private insurances, and offers sliding scale fees for uninsured patients.
- **Contact:** (216) 231-7700
- **Website:** [www.neonhealth.org](http://www.neonhealth.org)

### **4. Neighborhood Family Practice (NFP)**

- **Services:** NFP offers comprehensive primary care services, including routine check-ups, chronic disease management (e.g., diabetes, hypertension), women's health services, pediatric care, behavioral health counseling, dental services, immunizations, and health education programs. They also provide support services such as case management and assistance with health insurance enrollment.
- **Payment:** As a Federally Qualified Health Center (FQHC), NFP is committed to serving all individuals, regardless of their ability to pay. They offer a sliding fee scale based on income and family size. NFP accepts Medicaid, Medicare, and most commercial insurance plans.
- **Locations:** NFP operates multiple health centers, including:
  - Ridge Community Health Center: 3569 Ridge Rd, Cleveland, OH 44102
  - Puritas Community Health Center: 14625 Puritas Ave, Cleveland, OH 44135
  - Detroit Shoreway Community Health Center: 6412 Franklin Blvd, Cleveland, OH 44102
  - Tremont Community Health Center: 2358 Professor Ave, Cleveland, OH 44113
  - West 117th Community Health Center: 11709 Lorain Ave, Cleveland, OH 44111
  - Madison Community Health Center: 11906 Madison Ave, Lakewood, OH 44107
  - New Location (Opening Mid-2025): West 130th St & Lorain Ave, Cleveland, OH 44111
- **Contact:** (216) 281-0872
- **Website:** [www.nfpmedcenter.org](http://www.nfpmedcenter.org)

## **5. Cuyahoga County Board of Health (CCBH)**

- **Services:** CCBH provides a wide range of public health services to promote community well-being, including:
  - Immunization Clinics: Vaccinations for infants, children, teens, and adults, including routine childhood vaccines, flu shots, and travel immunizations.
  - Tuberculosis (TB) Testing and Treatment: Screening and management services for TB.
- **Who They Serve:** Residents of Cuyahoga County, excluding the City of Cleveland (which has its own health department). Services are available to individuals of all ages, with some programs specifically targeting underserved populations.
- **Eligibility Requirements:**
  - Some services are free; others are offered on a sliding fee scale based on income.
  - Insurance, including Medicaid, is accepted for many services.
  - No one is denied services due to inability to pay.
- **Location:** 5550 Venture Drive, Parma, OH 44130
- **Contact Information:**
  - Main Phone: (216) 201-2000
  - Clinic Appointments: (216) 201-2041
- **Website:** <https://ccbh.net/>

## **6. The Centers – Integrated Health & Wellness: Primary Care**

- **Services:** The Centers provide comprehensive, integrated health care services designed to meet the physical, mental, and social needs of individuals and families. Their primary care offerings include:
  - Primary Medical Care: Routine check-ups, sick visits, chronic disease management, pediatric care, women's health services, and preventive screenings.
  - Dental Services: Preventive and restorative dental care (available at select locations).
  - Social Support Services: Help with accessing housing, food, employment, and other critical resources.
- **Eligibility Requirements:**
  - Services are available to everyone, with a sliding fee scale based on income.
  - Medicaid and other insurance plans are accepted.
  - No one is turned away due to inability to pay.
- **Locations:**
  - Uptown Office (Circle Health Services)  
12201 Euclid Avenue, Cleveland, OH 44106

- Gordon Square Health & Wellness Center  
5209 Detroit Avenue, Cleveland, OH 44102
- East Office (Nancy Lyon Porter Building)  
4400 Euclid Avenue, Cleveland, OH 44103
- Ohio City Office  
1730 West 25th Street, Cleveland, OH 44113
- West Office  
3929 Rocky River Drive, Cleveland, OH 44111
- **Contact Information:**
  - Main Phone: (216) 325-WELL (9355)
- **Website:** [www.thecentersohio.org](http://www.thecentersohio.org)

## **7. Urgent Care & Retail Clinics**

- **Services:** Urgent care and retail clinics offer convenient, walk-in medical services for non-emergency health issues. These facilities are ideal for treating minor illnesses and injuries, providing quick access to healthcare when primary care offices are closed or unavailable. Services include:
  - Immunizations and vaccines (e.g., flu, COVID-19, tetanus)
  - Physicals for school, sports, and work
- **Who They Serve:** Available to the general public, including those with private insurance, Medicaid, Medicare, or no insurance. Most locations have extended evening and weekend hours.
- **Eligibility Requirements:**
  - Fees vary by provider and service; insurance is accepted at most locations
  - Out-of-pocket costs are typically lower than emergency room visits
  - Some services are available for cash pay at reduced rates
- **Locations & Online Resources:**
  - Cleveland Clinic Express Care  
Find nearby locations and services:  
[clevelandclinic.org/access/express-care-clinics](http://clevelandclinic.org/access/express-care-clinics)
  - University Hospitals Urgent Care  
Search for UH urgent care centers:  
[uhhospitals.org/services/urgent-care](http://uhhospitals.org/services/urgent-care)
  - MetroHealth Express Care  
Walk-in and same-day care services throughout Cuyahoga County:  
[metrohealth.org/express-care](http://metrohealth.org/express-care)
  - CVS MinuteClinic  
In-store clinics offering care for common conditions, wellness services, and vaccinations:  
[cvs.com/minuteclinic](http://cvs.com/minuteclinic)

## **8. Independent Laboratories**

- **Services:** These diagnostic laboratories provide a wide range of medical testing services for individuals and healthcare providers, including:
  - Titer testing for immunity to diseases (e.g., MMR, Hepatitis B, Varicella)
- **Who They Serve:** Available to individuals with or without insurance. Many locations accept direct-to-consumer test orders online.
- **Eligibility Requirements:**
  - Pricing varies by test and provider, self-pay options available
  - Insurance accepted
  - Some tests may require a physician's order (depending on the provider)
- **Locations & Online Resources:**
  - **LabCorp**  
Offers affordable direct-access testing, including low-cost titers.  
**Website:** [labcorp.com](http://labcorp.com)
  - **Quest Diagnostics**  
Provides a wide selection of medical and immunity titer testing.  
**Website:** [questdiagnostics.com](http://questdiagnostics.com)

# Health Insurance Resources

## 1. Medicaid in Ohio

- **Services:** Medicaid is a state and federally funded program that provides free or low-cost health coverage for eligible individuals and families. In Ohio, Medicaid covers a wide range of health services, including:
  - Primary care visits
  - Hospital and emergency services
  - Mental health and substance use treatment
  - Prescription medications
  - Vision and dental care (for certain groups)
  - Preventive care, including vaccines and screenings
  - Long-term care and home health services
  - Maternity and child health services
- **Who They Serve:** Medicaid is available to low-income residents of Ohio, including:
  - Children and teens (up to age 19)
  - Pregnant women
  - Low-income adults (ages 19–64)
  - People with disabilities
  - Seniors (65 and older)
  - Some caregivers and foster youth
- **Eligibility Requirements:**
  - Income limits based on household size (e.g., up to 138% of the Federal Poverty Level for adults)
  - Ohio residency and U.S. citizenship or eligible immigration status
  - Additional requirements may apply for certain Medicaid programs (e.g., disability determination)
- **Required Documents:**
  - Proof of income (pay stubs, unemployment benefits, etc.)
  - Photo ID
  - Social Security number (if available)
  - Proof of citizenship or immigration status
  - Proof of residency
- **Phone:** 1-844-640-OHIO

## 2. Marketplace Health Insurance (Healthcare.gov)

- **Services:** The Health Insurance Marketplace, operated through [Healthcare.gov](https://www.healthcare.gov), offers affordable health insurance plans for individuals and families who do not qualify for Medicaid or have employer-based coverage. Services covered under Marketplace plans include:
  - Doctor visits and preventive care

- Emergency services and hospital stays
- Mental health and substance use services
- Prescription medications
- Maternity and newborn care
- Pediatric dental and vision
- Rehabilitative and chronic disease services
- **Who They Serve:** Marketplace plans are available to U.S. citizens and lawfully present immigrants who:
  - Are not eligible for Medicaid, Medicare, or employer-sponsored insurance
  - Meet income guidelines (generally 100%–400% of the Federal Poverty Level, though subsidies are available above this threshold)
  - Are residents of the U.S. and the state in which they are applying
- **Eligibility Requirements:**
  - U.S. citizen or permanent resident
  - Resident of Ohio
  - Not incarcerated
  - Not eligible for other qualifying coverage
- **Application Methods:**
  - Online: [Healthcare.gov](https://www.healthcare.gov)
  - By Phone: 1-800-318-2596 (24/7 assistance)
  - With Help: Through certified navigators like [Get Covered Ohio](#), which offers free enrollment assistance at (833) 628-4467
- **Open Enrollment Period:**
  - Annual Open Enrollment: Typically November 1 – January 15
  - Special Enrollment: Available after qualifying life events (e.g., loss of insurance, turning 26, moving, etc.)

#### **4. Short-Term Health Plans**

- **Services:** Short-term health insurance plans are designed to provide temporary coverage for individuals who are between health plans, outside enrollment periods, or experiencing short-term gaps in coverage. These plans generally include:
  - Emergency room visits
  - Hospitalization for unexpected illness or injury
  - Limited outpatient services
  - Some prescription drug coverages (varies by plan)
- **Who They Serve:** Primarily individuals who:
  - Are in between jobs or waiting for employer coverage to begin
  - Recently graduated or aging out of a parent’s plan
  - Missed the Open Enrollment Period and are not eligible for Special Enrollment
  - Are students needing short-term coverage between academic terms
- **Eligibility Requirements:**
  - Typically, available to individuals under 65
  - Must be in generally good health (may require answering basic health questions)

- Not available to those who are eligible for Medicaid or ACA subsidies
- **Application Methods:**
  - Apply directly through provider websites or licensed brokers
  - Online applications often result in immediate or next-day coverage
- **Major Providers:**
  - Pivot Health--[pivotohealth.com](https://pivotohealth.com)
  - National General-- [nationalgeneral.com](https://nationalgeneral.com)
  - UnitedHealthcare--[uhone.com](https://uhone.com)
- **Special Features:**
  - Coverage can start as soon as the next day
  - Plans may last from 30 days up to 12 months, depending on Ohio state regulations
  - Affordable monthly premiums

# Health Insurance Enrollment Resources

## 1. Get Covered Ohio

- **Services:** Provides free, personalized assistance with applying for Medicaid and Marketplace (Healthcare.gov) health insurance. Trained navigators help individuals and families explore options, understand eligibility, and complete applications.
- **Who They Serve:** Ohio residents of all ages who need help understanding or enrolling in health insurance plans.
- **Eligibility Requirements:** Open to uninsured individuals and those who may qualify for Medicaid, Marketplace subsidies, or special enrollment.
- **Contact Information:**
  - (833) 628-4467
  - **Website:** [getcoveredohio.org](https://getcoveredohio.org)

## 2. Neighborhood Family Service Centers (NFSC)

- **Services:** Administered by Cuyahoga County Health and Human Services, NFSCs assist with Medicaid enrollment, SNAP benefits, cash assistance, childcare support, and other public assistance programs.
- **Who They Serve:** Residents of Cuyahoga County seeking help with social services or health coverage.
- **Eligibility Requirements:** Varies by program; generally based on income, household size, and citizenship/immigration status.
- **Locations:**
  - Virgil E. Brown Building – 1641 Payne Ave, Cleveland, OH 44114
  - Quincy Place – 8111 Quincy Ave, Cleveland, OH 44104
  - Jane Edna Hunter Building – 3955 Euclid Ave, Cleveland, OH 44115
- **Website:** [hhs.cuyahogacounty.gov](https://hhs.cuyahogacounty.gov)

## 3. Cuyahoga County Public Library – Benefits Navigator

- **Services:** Trained library staff help with Medicaid, SNAP, and other public benefits applications. Also provide guidance on using online systems and accessing support resources.
- **Who They Serve:** Library patrons and local residents seeking help with benefit applications.
- **Eligibility Requirements:** Services are free and available to the public. Assistance is provided without regard to income.
- **Website:** [cuyahogalibrary.org](https://cuyahogalibrary.org)

#### **4. United Way 2-1-1**

- **Services:** Free, confidential 24/7 referral service connecting individuals to healthcare, insurance options, housing, food, legal aid, and other social services.
- **Who They Serve:** Anyone in Ohio seeking guidance and referrals for basic needs and public programs.
- **Eligibility Requirements:** None; open to all callers.
- **Website:** [211oh.org](http://211oh.org)

#### **5. Gesher Cleveland**

- **Services:** Provides Medicaid enrollment assistance and connections to both Jewish community services and general community healthcare resources.
- **Who They Serve:** Open to all community members, with special outreach to Jewish individuals and families in need.
- **Eligibility Requirements:** Services are tailored to individual needs; income-based eligibility for Medicaid.
- **Website:** [geshercleveland.org](http://geshercleveland.org)

#### **6. Tri-C Community Pathways HUB**

- **Services:** Cuyahoga Community College (Tri-C®) is a certified care coordination agency through the Better Health Pathways HUB, providing navigation to:
  - Medical referrals
  - Education and job resources
  - Housing support
  - Transportation services
  - Social services and Medicaid enrollment
- **Who They Serve:** Individuals and families in Cuyahoga County, including students and young adults.
- **Eligibility Requirements:** Focus on populations experiencing barriers to health and social stability.
- **Website:** [tri-c.edu/hub-pathways](http://tri-c.edu/hub-pathways)