

“Hey, Doc”



Answers to Your Patient’s Health Insurance Marketplace Questions

Second Enrollment Period Starts Nov. 15

SEGMENT 1:

Oct. 15, 2014

Introduction, Where to Get Help, Where to Sign Up

When Can I Sign Up?

Here are some important dates you should know about 2015 enrollment in the marketplace:

- Nov. 15, 2014: Open enrollment begins. That’s when you’ll be able to compare plans in the marketplace, find out if you can get financial assistance, and enroll for coverage for 2015. If you already have a marketplace plan from 2014, you can still shop around to change plans, or keep your current one.
- Dec. 15, 2014: Unless you automatically renew your current marketplace plan, this is the last day to sign up for insurance in the marketplace for it to be effective as of Jan. 1, 2015. Check with your health plan to make sure you pay your first premium on time.
- Dec. 31, 2014: All 2014 marketplace coverage ends, regardless of when you signed up.
- Jan. 1, 2015: 2015 coverage begins. Your new insurance will start on this date if you apply by Dec. 15. Or, your 2014 marketplace plan will restart on Jan. 1 if you automatically renew for 2015.
- Feb. 15, 2015: Open enrollment ends. This is also the last day to sign up for health insurance coverage for 2015 and avoid a penalty for going without coverage. (See [Who Must Enroll? What If I Don’t?](#))

Certain changes in your life, like losing a job, may allow you to sign up for marketplace

coverage outside the open enrollment period. Visit [HealthCare.gov](#) for more information about the “special enrollment period.”

When Can I Create an Account in the Marketplace?

Even though you can’t sign up for insurance through the marketplace until Nov. 15, you can go online now to [HealthCare.gov](#) to create the account you will need to enroll.

You’ll start by going through some basic steps like providing your name, address, and email address to create a username and password, and entering information like whether you are eligible for insurance through your employer. You can always call (800) 318-2596 with questions, too.

How Do I Apply?

Starting Nov. 15, you will be able to shop for plans, apply for coverage, and enroll in several ways: online at [HealthCare.gov](#), by phone through the toll-free call center at (800) 318-2596, by mail, or in person. (See [Where Can I Get Help Signing Up?](#))

There is just one application regardless of which health insurance plan you end up choosing. Once you submit the application, you will automatically find out if you qualify for breaks on the insurance premium, reduced out-of-pocket costs, or state health insurance programs.

Enrollment at HealthCare.gov takes four steps:

- Set up an account. You'll provide some basic information to get started, like your name, address, and email address.
- Fill out the online application. You'll provide information about you and your family, like household income, household size, current health coverage information, and more.
- Compare your options. You'll be able to see all the options you qualify for, including private insurance plans, Medicaid, and the Children's Health Insurance Program (CHIP), and any tax credits toward your monthly premiums or help with out-of-pocket costs on deductibles, copayments, or coinsurance. You'll also see details about the costs and benefits of each option before you choose.
- Enroll. After you choose a plan, you can enroll and decide how to pay your premiums to your insurance company. If you or a member of your family qualifies for Medicaid or CHIP, a representative will contact you to enroll. You can apply for Medicaid or CHIP at any time.

What Exactly Is This Marketplace and Why Should I Care?

The Affordable Care Act says most individuals must have health insurance as of 2014. So the law required that health insurance exchanges — or “marketplaces” — be established in every state as a way for individuals to buy private health insurance on their own.

Most people get insurance through their jobs. But if you don't have that option, you can shop in the marketplace instead of buying directly from an insurance company. Or maybe you have a certain health problem that in the past prevented you from getting health insurance because it was too expensive or simply hard to get. Now you will have options in the marketplace.

All individual and small-group health plans must provide a minimum package of “essential health benefits,” which include a basic set of services like physician visits, hospital and emergency care, preventive services like vaccines and screenings, and prescription drugs. So any health plan you

purchase in or even outside the exchange must cover these services, and the insurance company cannot deny you coverage because of a pre-existing condition.

Instead of having to search out health plans on your own, the marketplace is designed to be a one-stop-shop where you can go online to check out your coverage options, get easy-to-understand information, and compare plans before you make a decision — kind of like Orbitz or Travelocity, but for health insurance instead of travel. You also can find out right then and there if you can get a tax break on your private insurance premiums or if you qualify for state programs like Medicaid or the Children's Health Insurance Program.

The time to sign up for plans offered in the marketplace is approaching fast: Open enrollment begins Nov. 15 for coverage beginning Jan. 1, 2015. Unless you qualify for an exemption under the federal law, you must get insurance or you could have to pay a fine.

How Can I Get Ready to Sign Up?

You will have some decisions to make and important information to gather to sign up for health insurance coverage when the marketplace opens again on Nov. 15. But there are a few things you can do now to get ready:

- Learn about different types of health coverage so you know what kind of plan fits you or your family.
- If you already have a marketplace plan from 2014, you can keep your current one or shop around to change plans.
- Make a list of questions you may have before it's time to choose a plan, such as whether you can keep your current doctor.
- Make sure you understand how coverage works, including things like premiums, deductibles, and copayments. This will help you determine what you have to pay and when. HealthCare.gov and BeCoveredTexas.org can help you understand these and other insurance terms.
- Gather information about your household income, for example, pay stubs, W-2 forms, or

tax returns. You will need this information to determine what kind of plan you may want, and whether you qualify for tax credits or subsidies. When you enroll, you will also have to provide information on any insurance you currently have, such as policy numbers and employer coverage.

- Set your budget.
- Ask your employer if it plans to offer health insurance coverage in 2015. If not, you may have to find insurance through the marketplace or other sources.

Where Can I Get More Information About the Marketplace?

The federal government is running Texas' exchange and serves as the main resource for information and enrollment. The following list includes resources we have found helpful in providing details on the insurance marketplace, what to expect, and how to sign up:

- The federal government's Healthcare.gov and CuidadoDeSalud.gov has checklists, videos, and other resources to help you prepare for open enrollment, although actual plans and price comparisons won't be available until Nov. 15. That's when you'll actually apply, too, but you can get ready now. A toll-free call center is available to help answer questions 24 hours a day, seven days a week at **(800) 318-2596**. There also will be people available in your
- local community known as navigators to help with the enrollment process beginning in October.
- Marketplace.cms.gov is another federal resource with explanations, checklists, and official forms, applications, and language materials.
- Blue Cross and Blue Shield of Texas launched a campaign called Be Covered Texas to help Texans understand the federal health reform law and navigate the insurance marketplace in Texas. Call (866) 427-7492 Monday through Friday 8 am to 5 pm Central Time, or go online any time to BeCoveredTexas.org. The bilingual English-Spanish website offers materials like printable fact sheets on the marketplace and the health reform law, and checklists to get ready.
- [Kaiser Family Foundation's \(KFF's\) State Health Insurance Marketplace Profiles](#) features an interactive map detailing each state's insurance marketplace. [KFF's Subsidy Calculator](#) tool can help you and your family estimate how much you can spend on health insurance and whether you qualify for financial assistance.
- If you have questions about insurance you already bought in Texas or receive through your employer here, you can contact the [Texas Department of Insurance](#) at (800) 578-4677.
- If you think you are eligible for Medicaid or CHIP, you can contact the [Texas Medicaid Program](#) at (800) 252-8263.