



Health Insurance Options For Georgia's LGBT Community

The Affordable Care Act (ACA) makes health insurance easier to afford, to buy, and to understand for all Georgians. The ACA helps LGBT Georgians specifically by:

- » Protecting people with pre-existing health conditions. Health insurance companies cannot refuse to cover them or charge higher premiums.
- » Providing financial help for people who qualify to keep plans affordable
- » Banning discrimination based on sexual orientation or gender identity, among other things
- » Removing lifetime and yearly limits on what insurance companies will pay for

The Marketplace helps you get covered

If you are uninsured. If you do not have health insurance through your job or the government (Medicare, Medicaid, Peach-Care, etc.), you can still get covered. The Health Insurance Marketplace (also called healthcare.gov) can help you find coverage that works for you. Financial help is available for people who qualify.

If you identify as L, G, B, T, or Q. Health insurance plans sold on the Marketplace cannot discriminate on the basis of sex, gender identity, disability, diagnosis, or medical condition. *If you face discrimination as you look for coverage or medical care, there are steps you can take to make it right. **

If you have a pre-existing condition. If you have a chronic disease, like HIV, or are a transgender person, you can get covered. Insurance companies cannot reject people with pre-existing conditions or charge them more. Insurance companies cannot limit how much medical care they will cover per year or in your lifetime. Plans must provide preventive screenings for everyone who needs them. This is true no matter the sex on your insurance card or how you express your gender.

If you are married or in a domestic partnership. Insurance companies have to treat all married couples the same. If you are married, you can enroll in a plan that offers spousal coverage here in Georgia. Married couples must file taxes jointly to get financial help from the Marketplace. If you are in a domestic partnership, visit finder.healthcare.gov. This tool that can help you find same-sex domestic partner coverage options. Couples can filter their search and easily remove plans that would not cover both of them.

If you are under the age of 26. Young adults up to the age of 26 can stay on a biological or adopted parent's health plan. This is true no matter the sexual orientation or gender identity of the parent(s), or if the child is in foster care. If that is not an option, the Marketplace will help young adults find a policy that meets their needs and their budget.

* Report discrimination

If you face discrimination or harassment as you look for coverage or medical care, your rights have been violated. You can make a complaint to:

- » **Georgia Office of Insurance & Fire Safety, Consumer Services Division**
Call (800) 656-2298 or use the Consumer Complaint Portal at www.oci.ga.gov/ConsumerService
- » **Office of Civil Rights at the U.S. Department of Health & Human Services**
Visit www.hhs.gov/ocr/civilrights/complaints for more information about filing a complaint.

If you are denied medical care that should be covered by your plan, you have the right to appeal the decision. File an appeal by contacting your insurance company. If you have questions about how to file a complaint or appeal, contact our Consumer Education and Enrollment Specialist

FOR MORE
INFORMATION VISIT:



Cover Georgia Coalition



Health Initiative
www.thehealthinitiative.org



Georgia Equality
www.georgiaequality.org



Georgians for a Healthy Future
www.healthyfuturega.org

Get covered on the Health Insurance Marketplace

You can begin shopping for health insurance on the Marketplace on Nov. 1, 2015. Plans will begin as soon as January 2016. The Marketplace provides information about health insurance plan benefits, price, and quality. You can easily compare plans. You may qualify for financial assistance (also called tax credits or subsidies) to make your plan more affordable.

You can shop the marketplace for a plan that fits your budget.

- Online at www.healthcare.gov
- Over the phone. Call:
 - Georgians for a Healthy Future: 404-567-5016 x 4
 - Health Initiative: 404-688-2524 x 1
- In person: Find free, local help at www.localhelp.healthcare.gov

Open enrollment begins Nov. 1, 2015 and ends Jan. 31, 2016.



Special Enrollment Period (SEP)

Usually, you may only enroll in a health insurance plan during the open enrollment period. However, certain life events allow you to enroll during a Special Enrollment Period (SEP). These life events include:

Marriage

After you get married, remember to get covered. You have 60 days from the date of your marriage to enroll in health insurance or change the coverage of your current plan. Getting married may affect your ability to qualify for public assistance programs.

Having/Adopting a baby

You have 60 days after the birth/adoption of your baby to enroll in health insurance or change the coverage of your current plan. If you have no or low income, check to see if you and/or your child is eligible for Medicaid or CHIP.

Moving outside your plan's coverage area

If you are moving to or from Georgia, you qualify for an SEP and should enroll in a health plan in your new state.

Changes in income

If your income has increased so that you are no longer eligible for Medicaid or CHIP, you qualify for an SEP.

Turning 26

If you are still covered under your parents' health insurance plan, you will age out of the policy when you turn 26. You can enroll in your own plan within 60 days of your 26th birthday.

Losing your current health coverage

Losing your health insurance due to job loss, job changes, divorce, or other circumstances may qualify you for an SEP.

To find out if you qualify for a Special Enrollment Period, visit www.healthcare.gov/screener/. Act fast! Special Enrollment Periods are only available for 60 days after your life event!

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