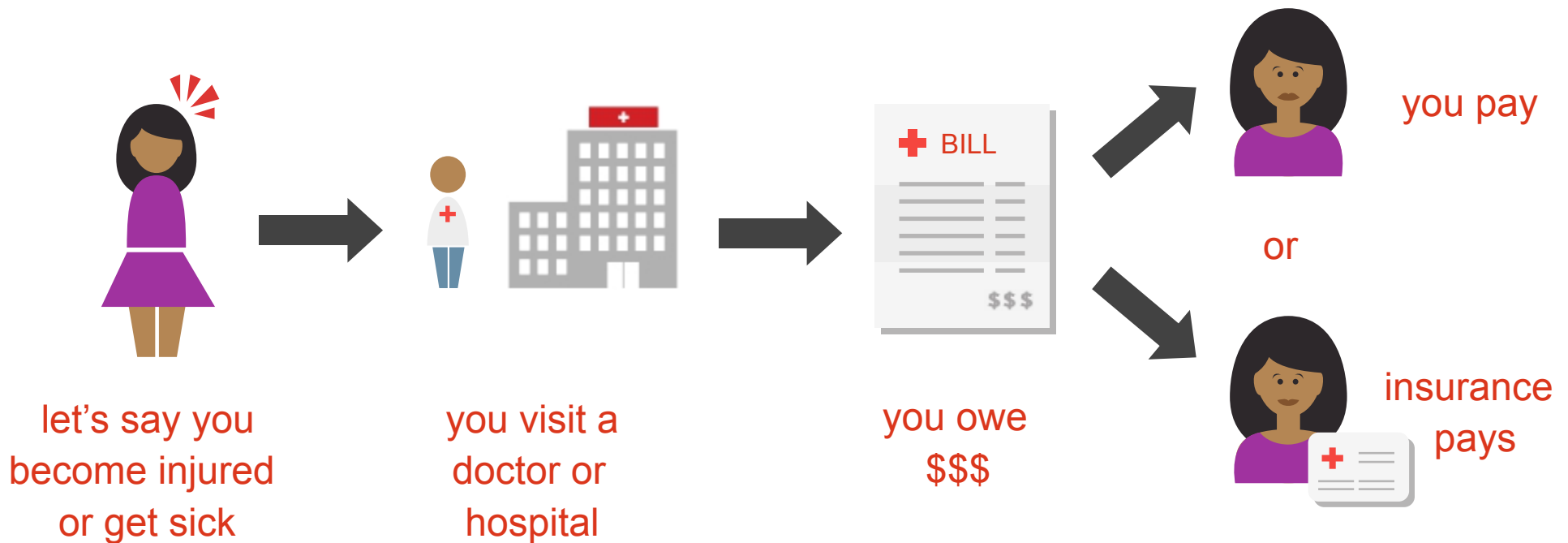


I never even thought
about health insurance.
Why should I care?

Health insurance is like car insurance for your body



Health insurance is like car insurance for your body



How does insurance work?



How does insurance work?



JANUARY



FEBRUARY



MARCH



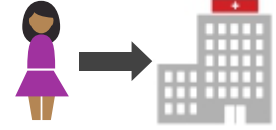
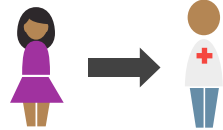
APRIL



MAY



JUNE



JULY



AUGUST



SEPTEMBER



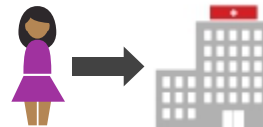
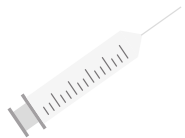
OCTOBER



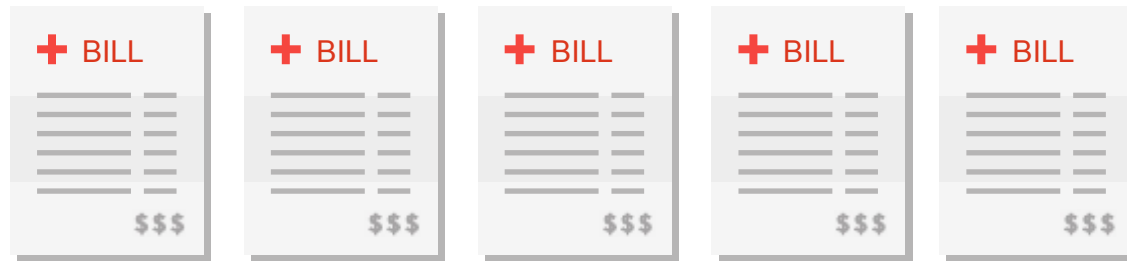
NOVEMBER



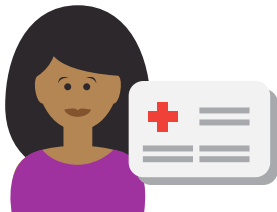
DECEMBER



How does insurance work?



you pay for all
the medical bills

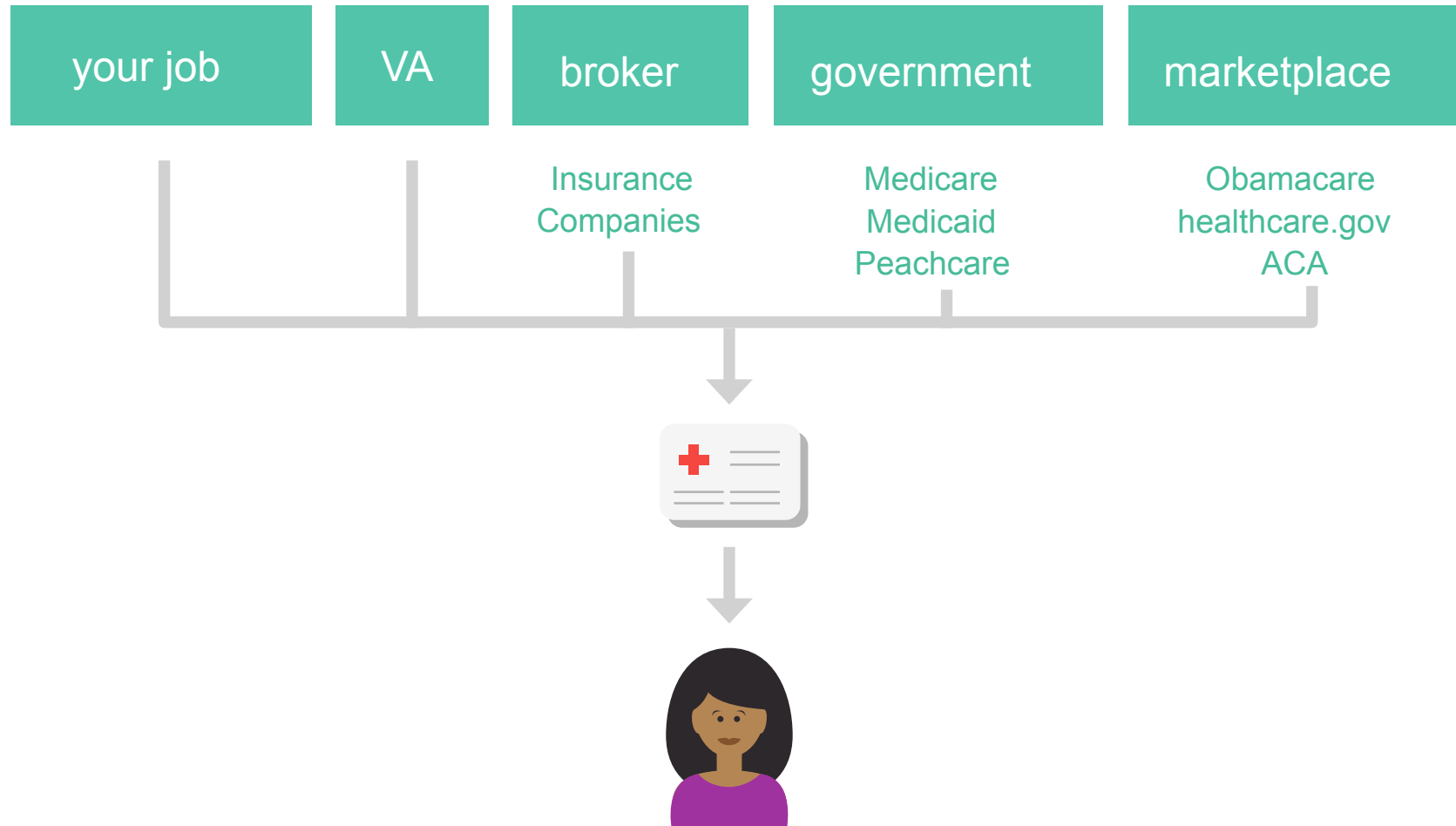


you pay for a
small part

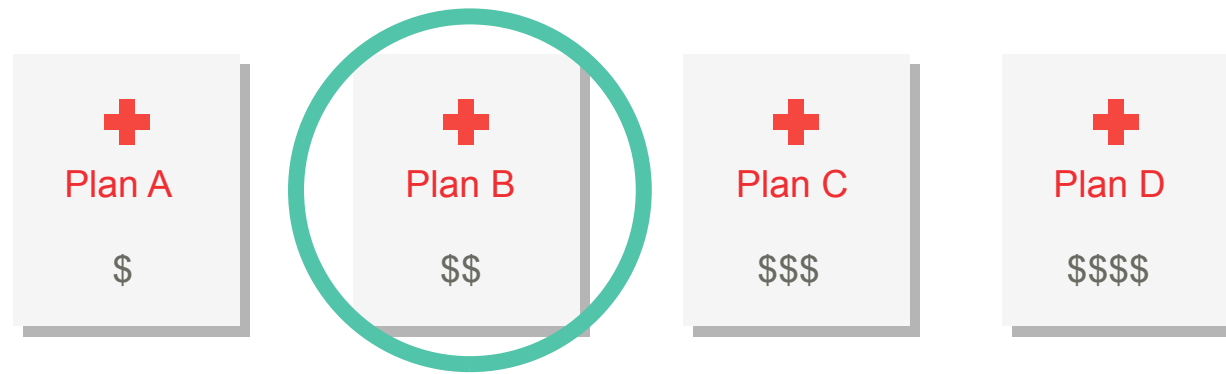
&

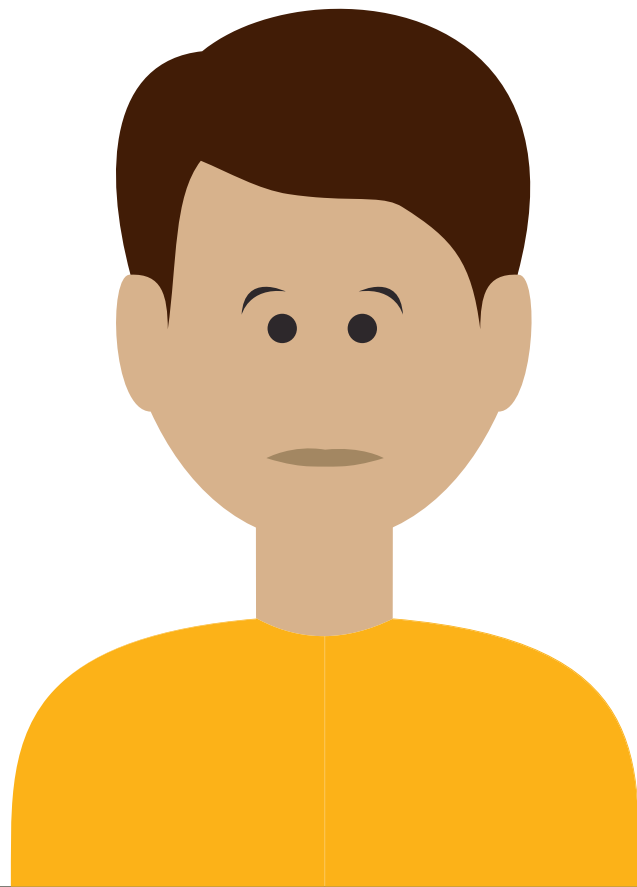
insurance pays
the rest

There are lots of ways people get health insurance.



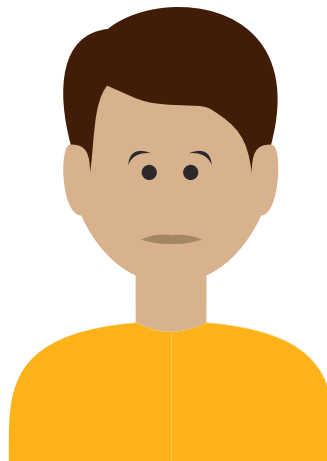
Health Insurance might not cost you a lot. You may be able to afford it!



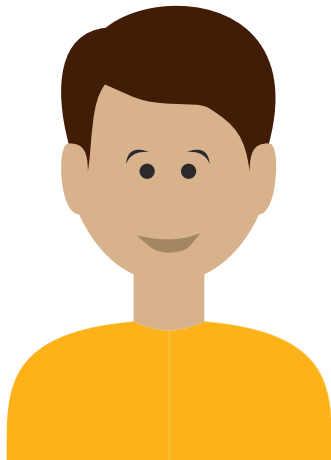


Sure, I've heard
about health insurance,
but I'm not sure
it's for me.

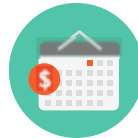
Here's John. Is insurance good for him?



Here's John. Is insurance good for him?



John makes \$26,000/year

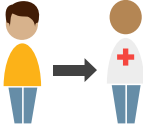



His premium is \$100/month

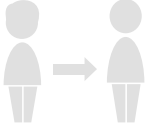

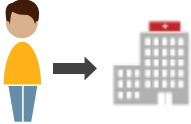



His deductible is \$2,000/year

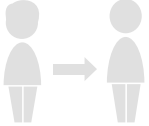

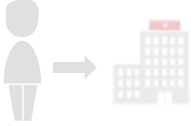



Here's John. Is insurance good for him?

			Bill	John Pays	Insurance Pays
FEBRUARY		preventive care visit to doctor	 = \$250	0	\$250

Here's John. Is insurance good for him?

			Bill	John Pays	Insurance Pays
FEBRUARY		preventive care visit to doctor	 = \$250	0	\$250
APRIL		visit to ER	 = \$2,000	\$2,000	0

Here's John. Is insurance good for him?

			Bill	John Pays	Insurance Pays
FEBRUARY		preventive care visit to doctor	 = \$250	0	\$250
APRIL		visit to ER	 = \$2,000	\$2,000	0
APRIL		antibiotics	 = \$200	\$10	\$190

Here's John. Is insurance good for him?

			Bill	John Pays	Insurance Pays
FEBRUARY		preventive care visit to doctor	 = \$250	0	\$250
APRIL		visit to ER	 = \$2,000	\$2,000	0
APRIL		antibiotics	 = \$200	\$10	\$190
SEPTEMBER		Hospital visit, 3 days	 = \$4,200	0	\$4,200

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OCTOBER		Xrays	 = \$600	\$10	\$590

Here's John. Is insurance good for him?

			Bill	John Pays	Insurance Pays
FEBRUARY		preventive care visit to doctor	 = \$250	0	\$250
APRIL		visit to ER	 = \$2,000	\$2,000	0
APRIL		antibiotics	 = \$200	\$10	\$190
SEPTEMBER		Hospital visit, 3 days	 = \$4,200	0	\$4,200
OCTOBER		Xrays	 = \$600	\$10	\$590
TOTAL			= \$7,250	\$2,020	\$5,230

Here's John. Is insurance good for him?

WITH INSURANCE



insurance premium
\$100 / month x 12 = \$1,200



+ John's portion of
his medical bills = \$2,020



John pays = \$3,220

NO INSURANCE



all of John's
medical bills = \$7,250



John pays = \$7,250

Here's John. Is insurance good for him?

WITH INSURANCE

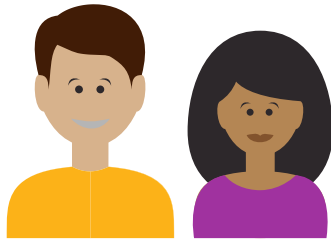


Yes!

John saves \$4,030 with insurance.

Why should I get health insurance if I am usually healthy?

1



peace
of mind

2



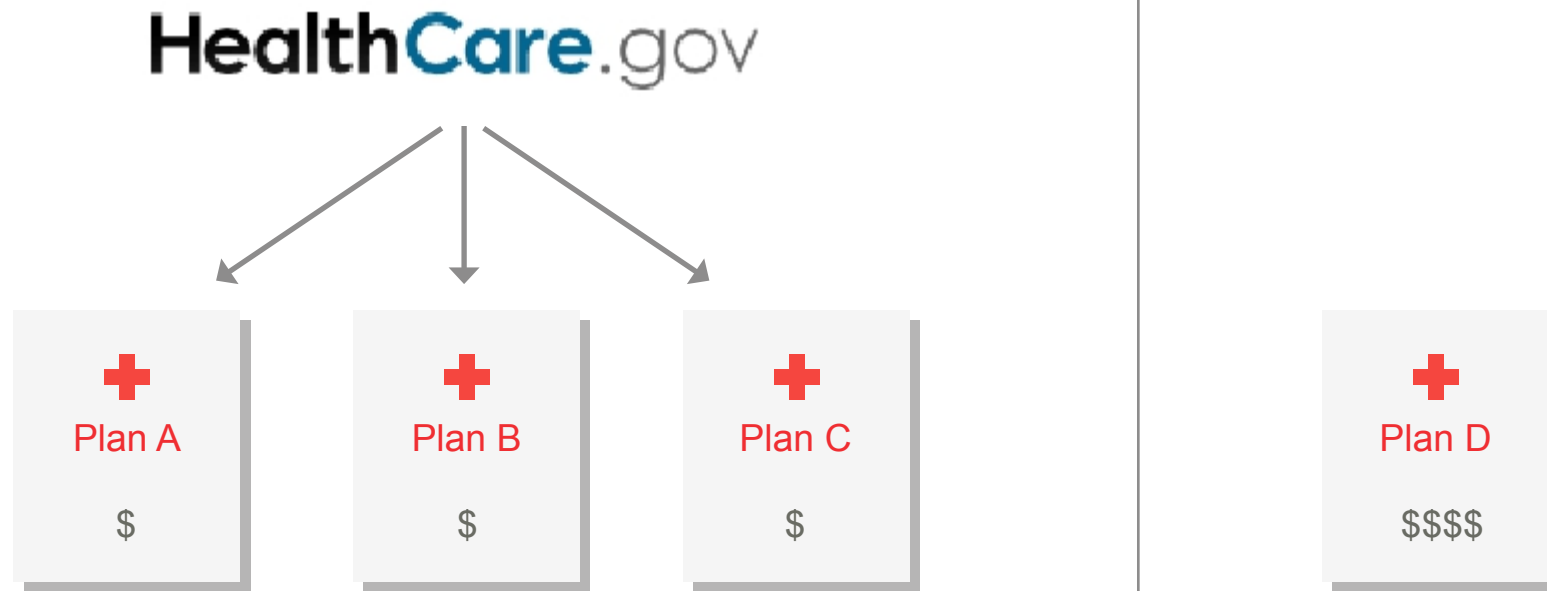
free
preventive
services

3



it's
the law

What makes Marketplace insurance so affordable?



Can I get affordable health insurance through the Marketplace?



I do not get insurance at work

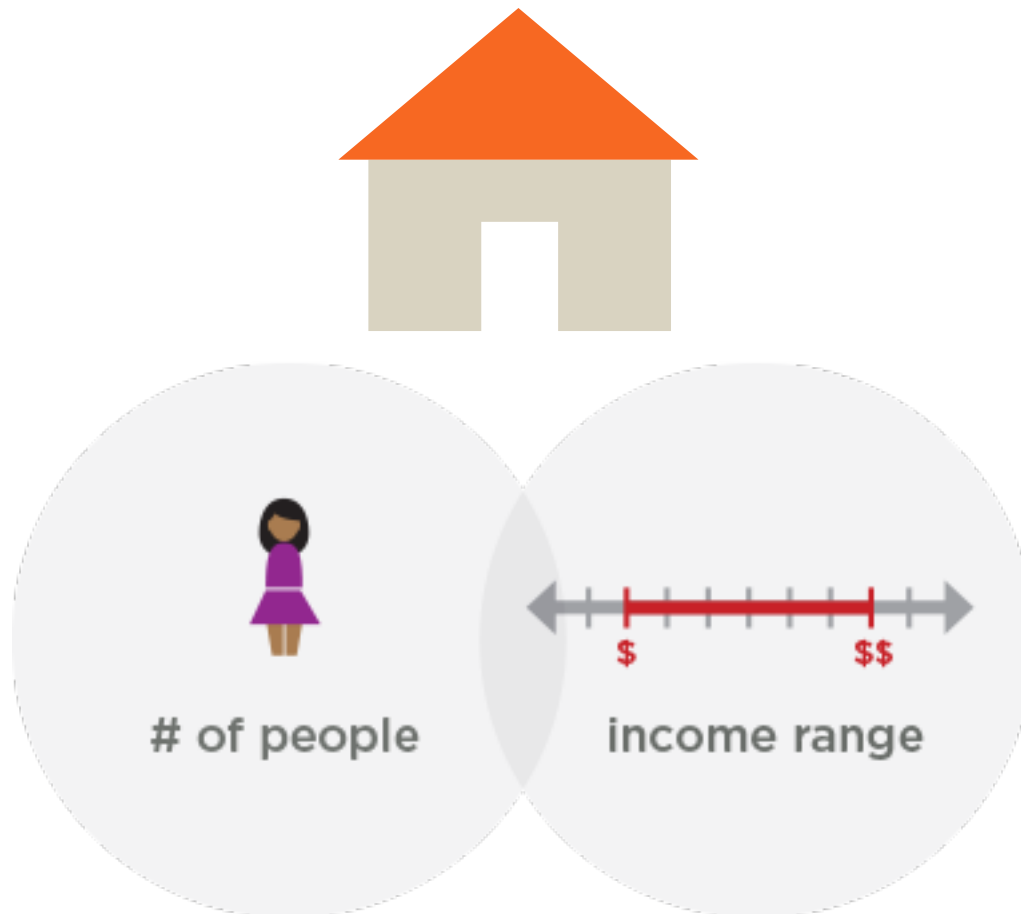


I do not get Medicare, Medicaid, or VA benefits



I am a citizen or legally present in the U.S.

Can I get help paying for health insurance?



When can I get health insurance?



Open Enrollment
Period

November 1
To
January 31

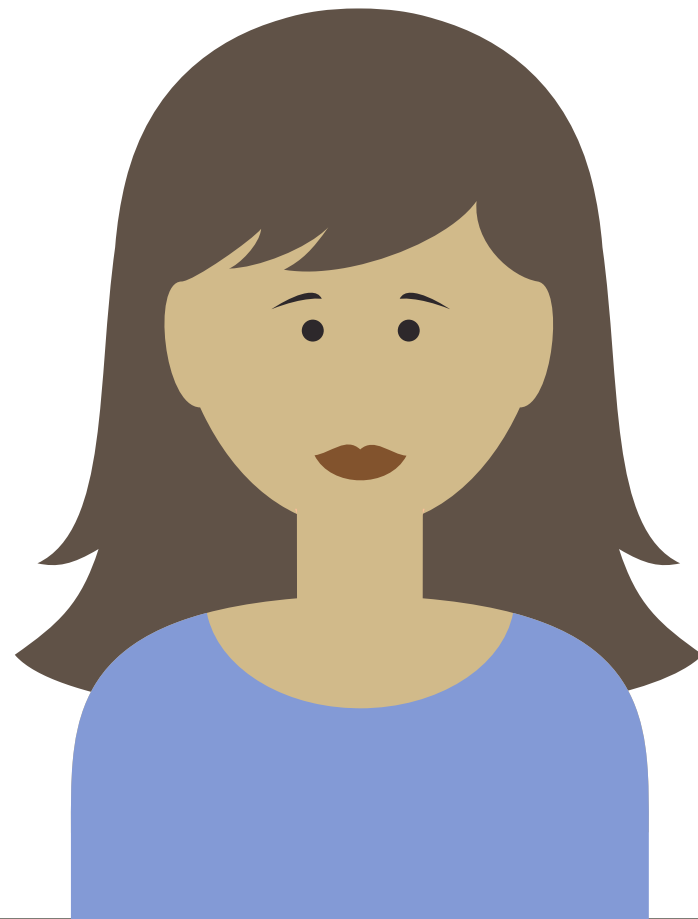


Special Enrollment
Period

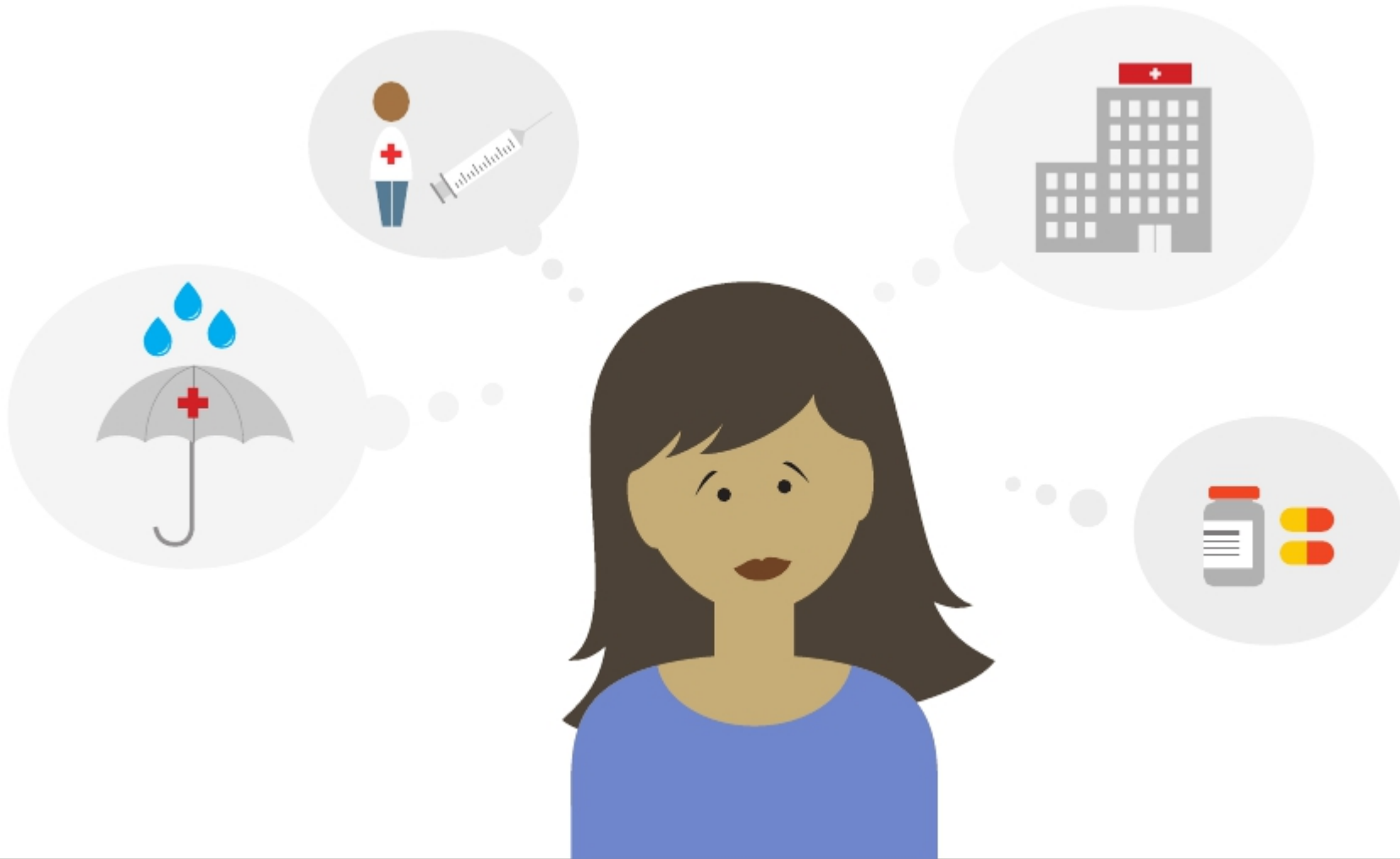
- Big life changes:
- added to your family
 - moved to new region
 - income changed a lot

(60 day period)

Okay.
I decided to get
health insurance.
What do I need
to do first?



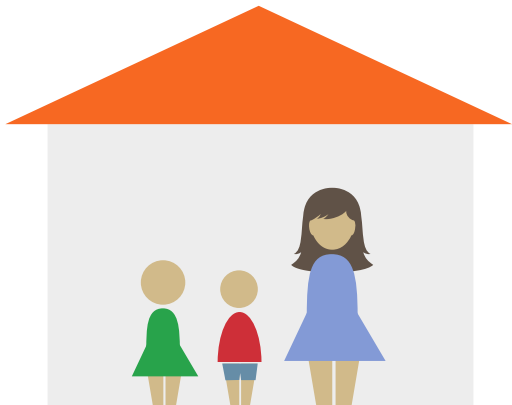
Think about how you use health services in your household



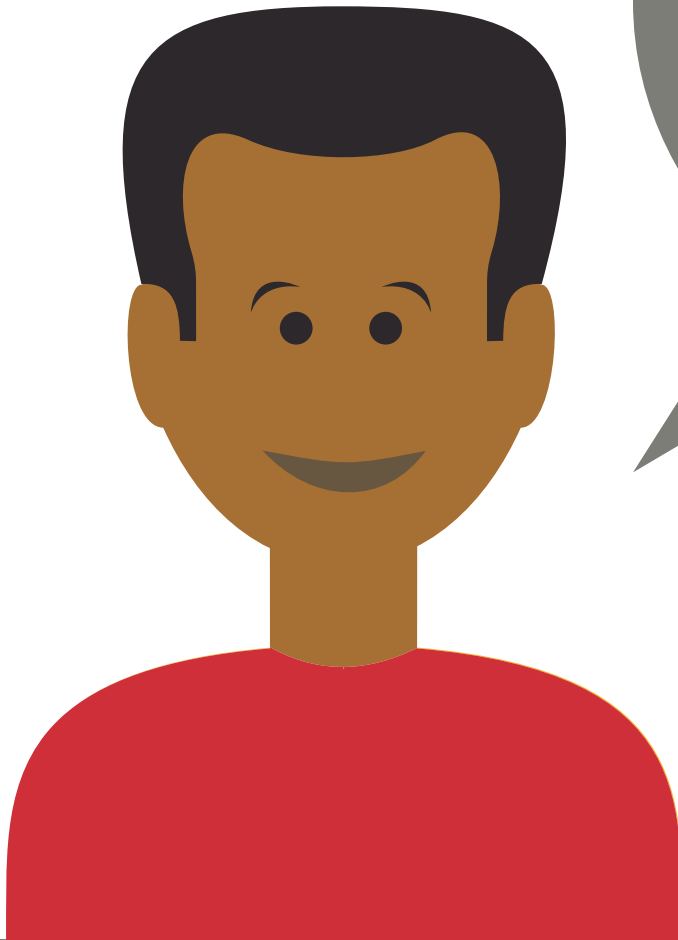
Think about the health care professionals you will want to use



Gather together the information and papers you will need when you sign up



- Income documents for everyone in the household: W2, pay stubs, social security benefits
- Employer information: address and phone #
- Citizenship or immigration documents: if you are a naturalized citizen or a lawfully present non-citizen



I'm ready to enroll!
What choices
will I have to make?

To pick a health insurance plan you will have to make these choices:



Do you have a doctor or clinic you want to use?

IN-NETWORK



\$

OUT-OF-NETWORK



\$\$\$



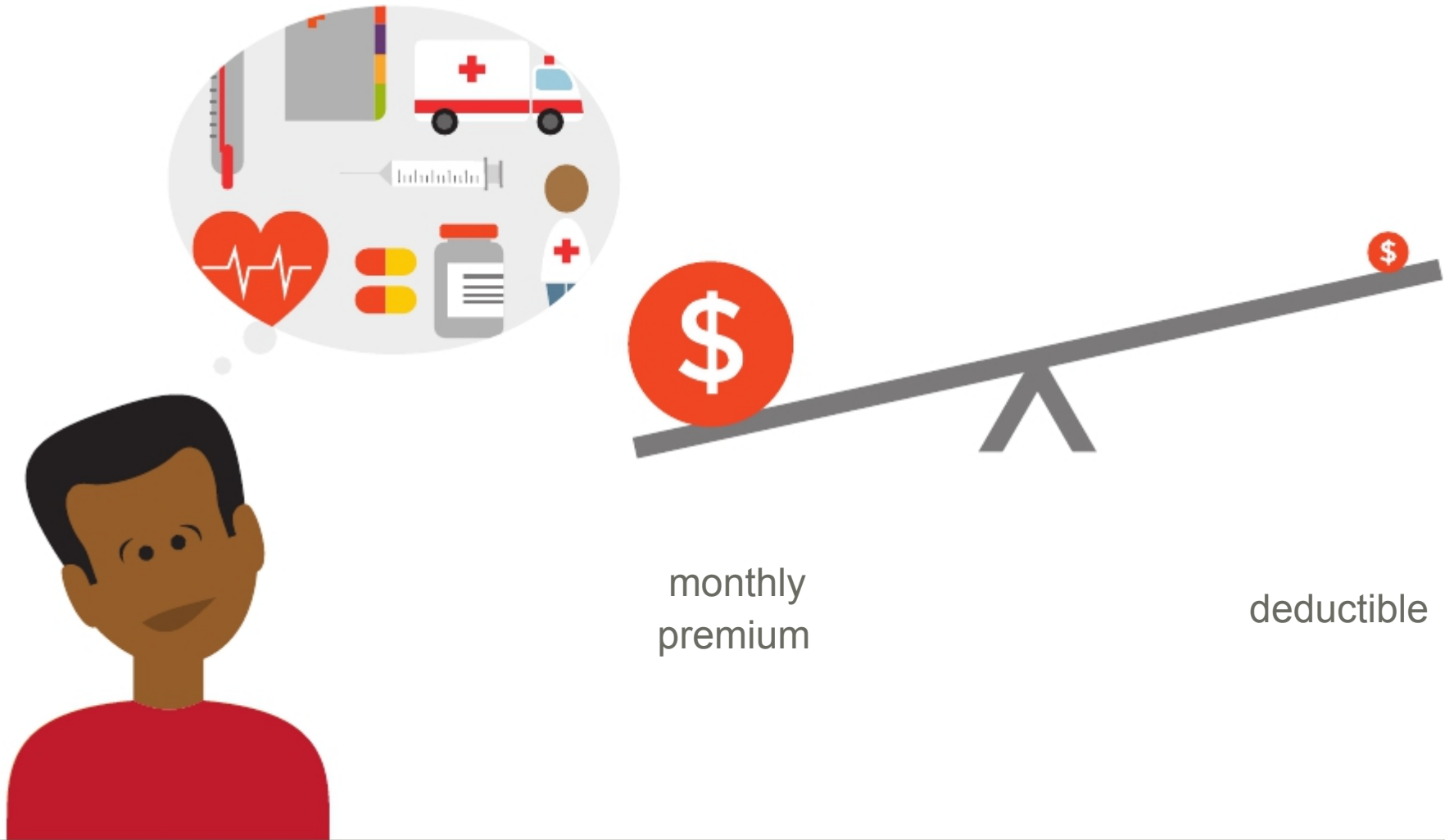
Balance monthly payments against paying out of your own pocket



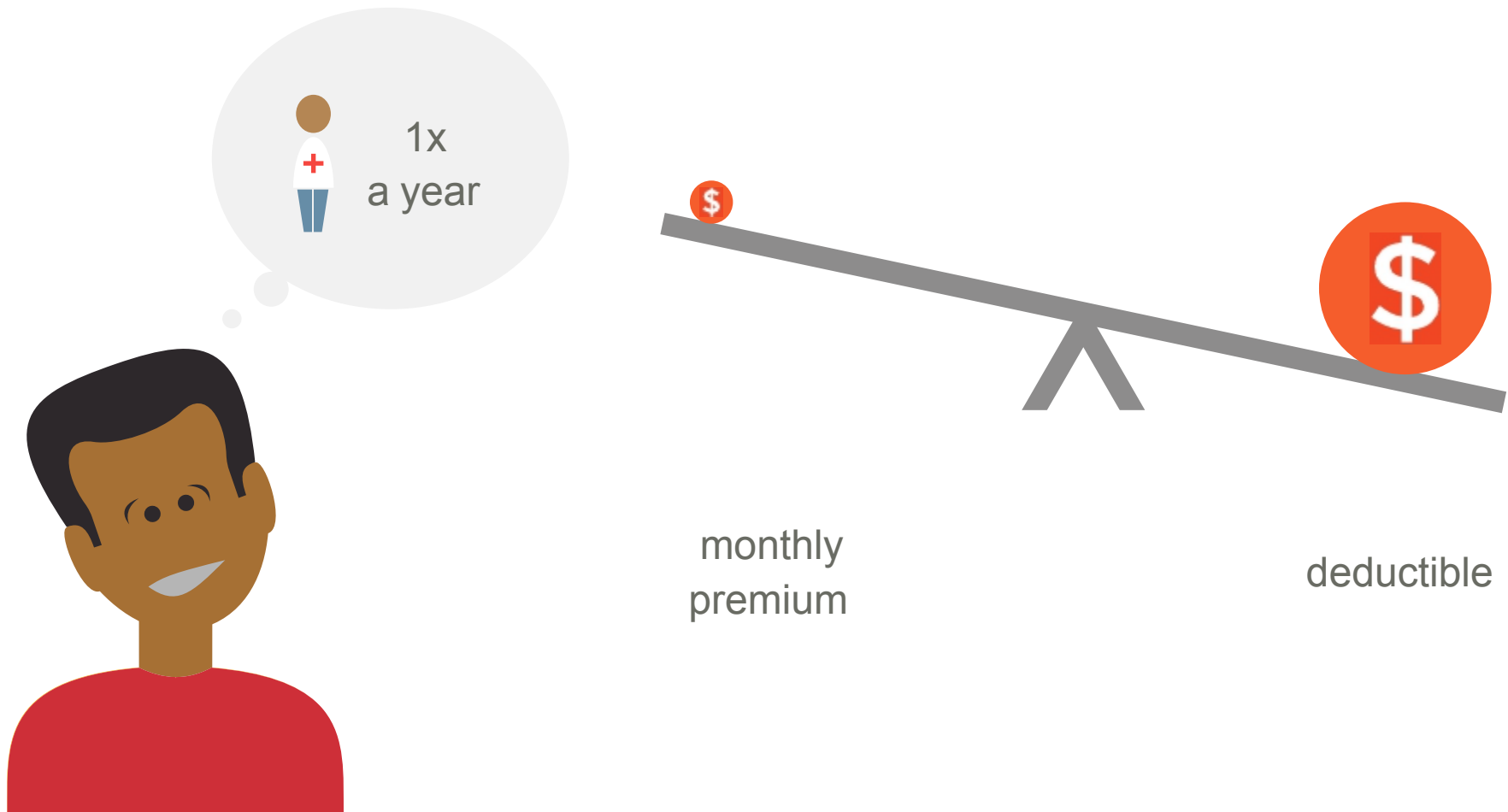
monthly
premium

deductible

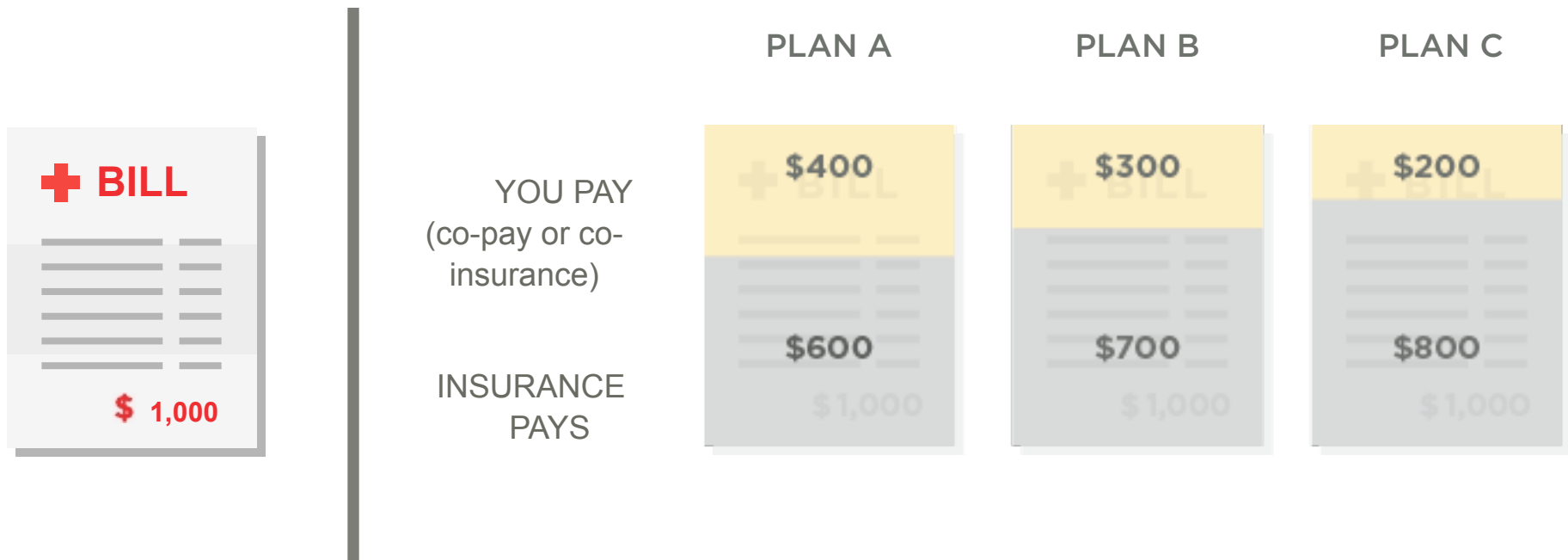
Balance the premium against the deductible



Balance the premium against the deductible



Choose what portion of your bill your insurance pays and what portion you pay



Where do I go to sign up?

Get Local Help
localhelp.healthcare.gov

healthcare.gov

1-800-318-2596

Insurance
broker

CONGRATULATIONS!





I signed up! How can I best get my money's worth from my health insurance?

Your gateway doctor is called your
Primary Care Provider.
PCP for short.

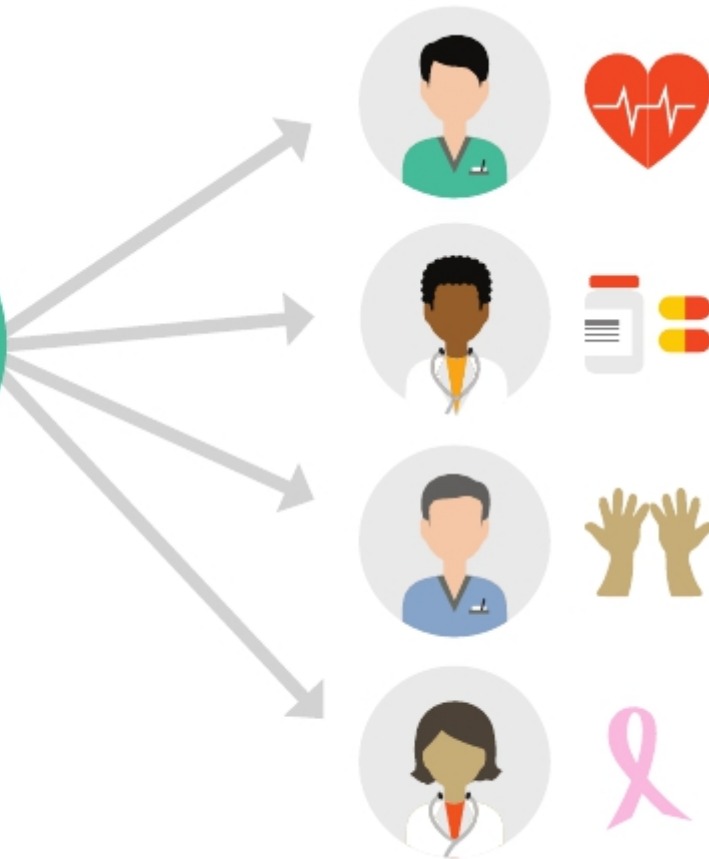


- ✓ accepts your insurance plan (in-network)
- ✓ easy for you to get to
- ✓ has friendly staff who are willing to answer your questions
- ✓ can give you an appointment quickly

Your gateway doctor is called your
Primary Care Provider.
PCP for short.



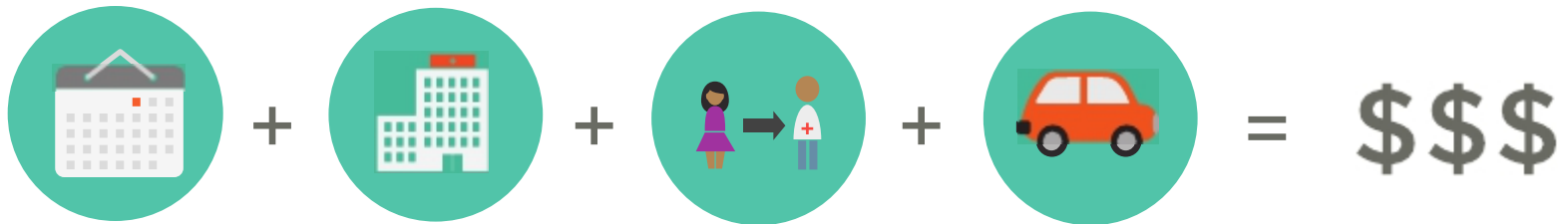
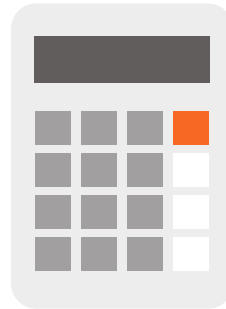
PCP



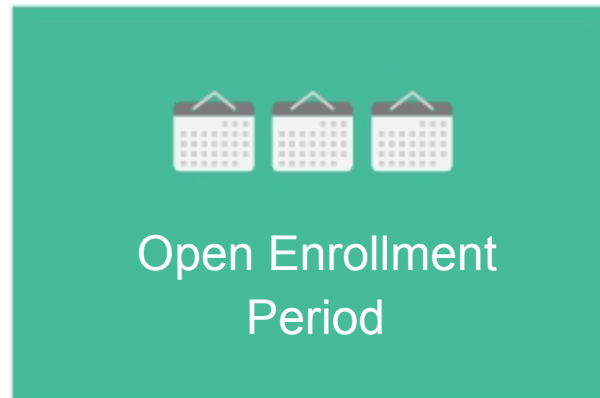
If you have health insurance, you get preventive services at no additional cost.

- blood pressure checks
- shots to help keep away many diseases like lock jaw, pneumonia, cervical cancer, hepatitis and shingles
- what foods to eat and what foods to avoid
- help to stop smoking
- certain cancer check-ups
- nutrition and disease checks for pregnant women
- full check-up for women every year
- eye-sight check-ups for children
- sexual health check-ups for some treatments
- check-ups for depression and substance abuse

Make room in your budget
for health insurance costs.



Already have health insurance?
Don't forget to come shop with us again
when it's time to renew.

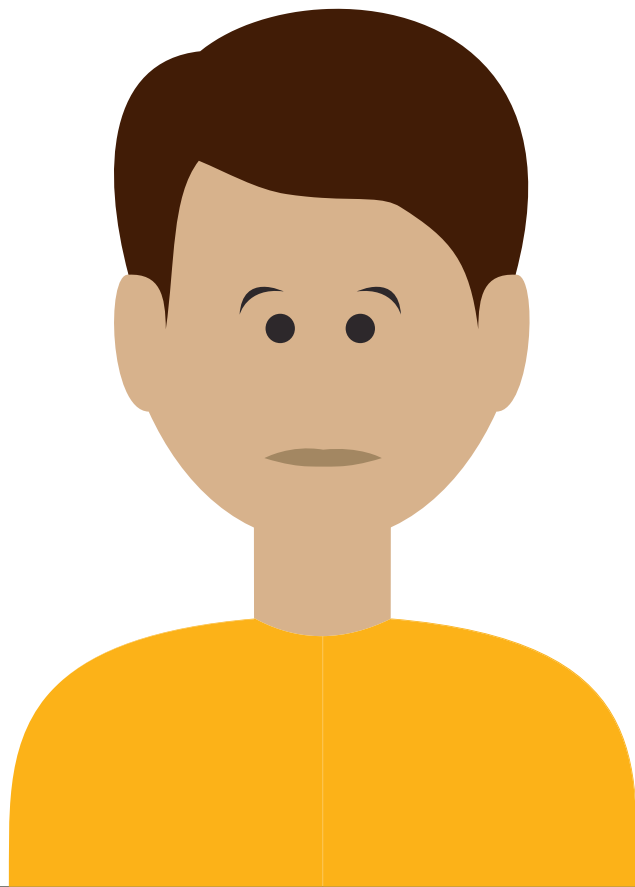


November 1
To
January 31

Need help with your health insurance?
Talk to your enrollment assister.
It's free and it's smart.

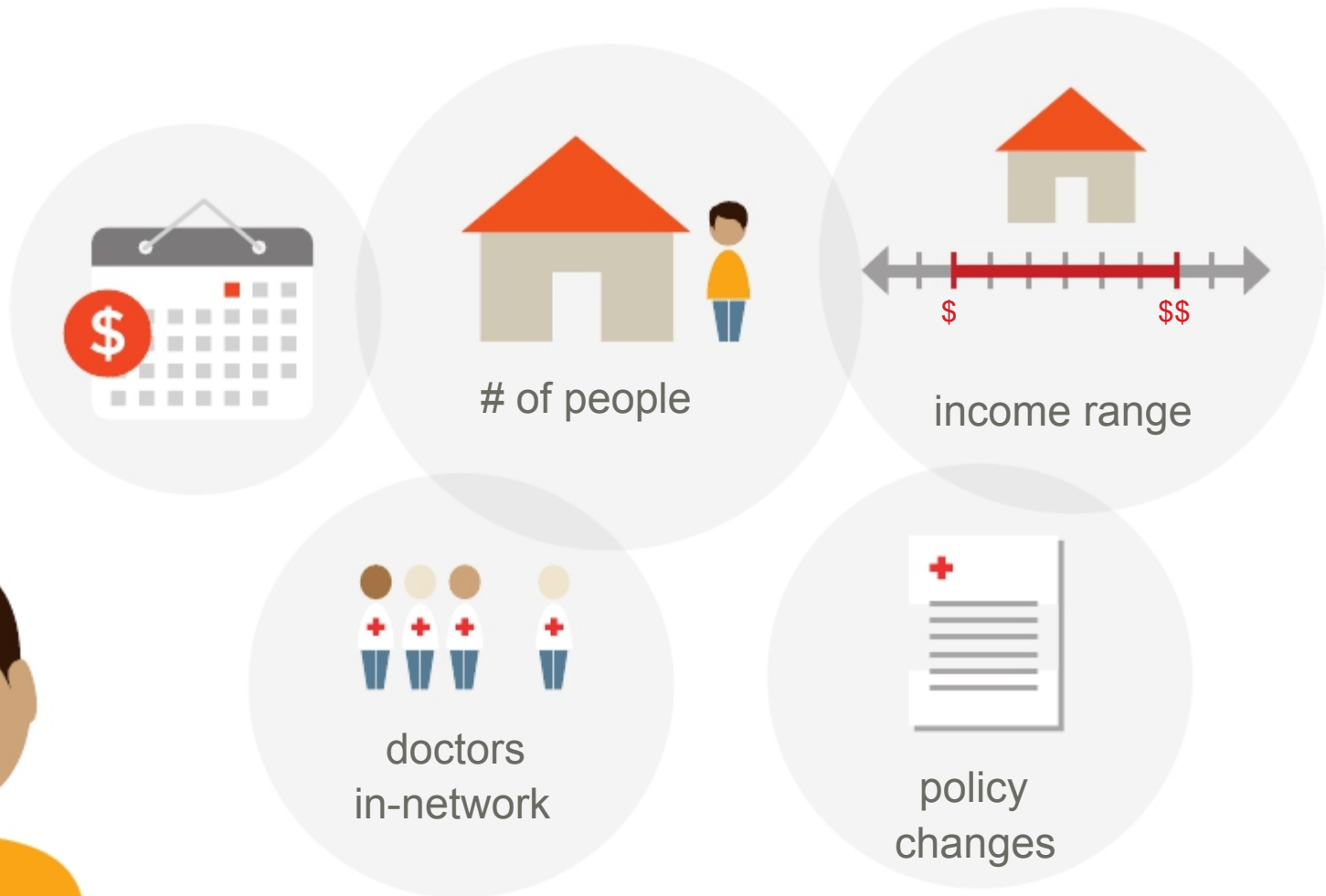


Enrollment Assister

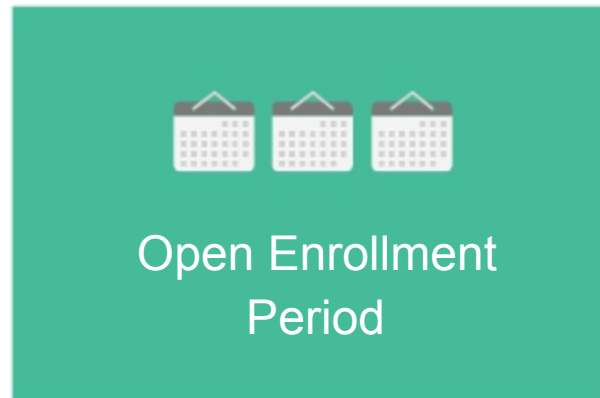


My life has changed a lot. How can I be sure I still have the best insurance for me?

Already have health insurance? Come shop with us again.



Already have health insurance?
Don't forget to come shop with us again
when it's time to renew.



November 1
to
January 31

Big changes in your life?
You could sign up for new health
insurance any time of the year.

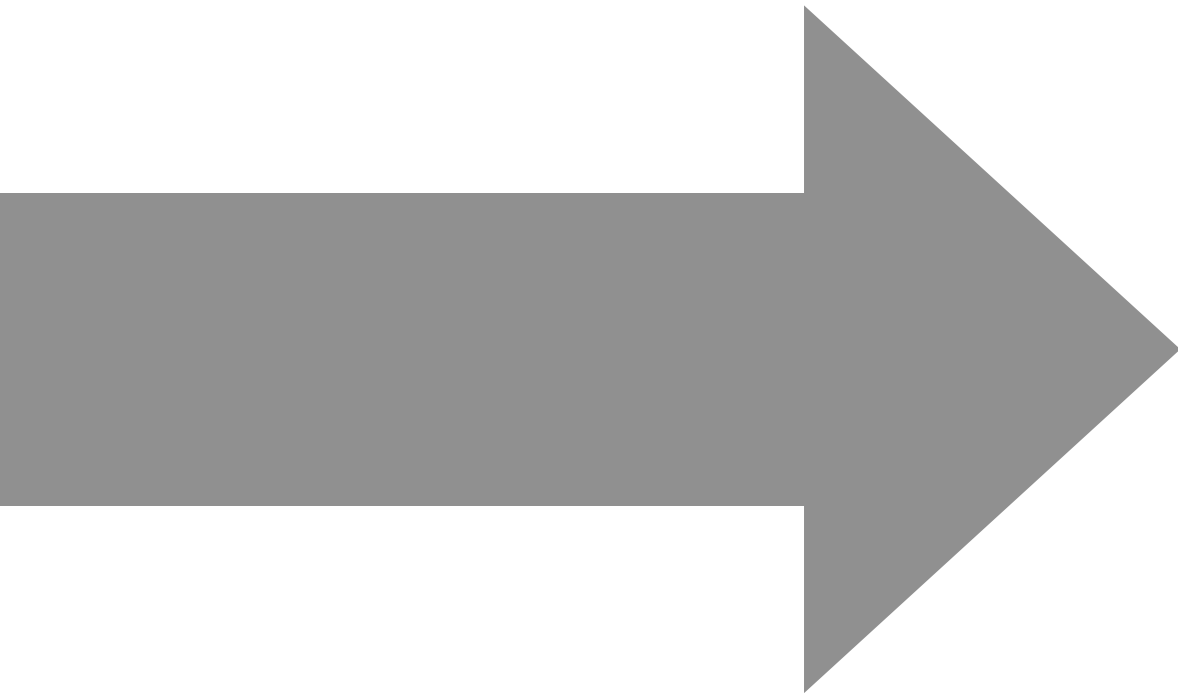


Special Enrollment
Period

Need help with your health insurance?
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It's free and it's smart.



Enrollment Assister



Get Insured. Stay Insured.

HEALTH INSURANCE 411