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

let's say you become injured or get sick

you visit a doctor or hospital

you owe $$$

you pay

or

insurance pays
How does insurance work?

once a month you make a payment

to your health insurance company

to keep you insured
How does insurance work?
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.

- your job
- VA
- broker
- government
- marketplace

- Insurance Companies
- Medicare
- Medicaid
- Peachcare
- Obamacare
- healthcare.gov
- ACA
Health Insurance might not cost you a lot. You may be able to afford it!

Plan A $

Plan B $$

Plan C $$$

Plan D $$$$
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?

<table>
<thead>
<tr>
<th></th>
<th>Bill</th>
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<td>$7,250</td>
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**WITH INSURANCE**

- Insurance premium: $100 / month x 12 = $1,200
- John’s portion of his medical bills: $2,020

**NO INSURANCE**

- All of John’s medical bills: $7,250

---

John pays $3,220

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?

Plan A

Plan B

Plan C

Plan D

$1

$2

$3

$4
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

1x a year

monthly premium

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

**BILL**

YOU PAY (co-pay or co-insurance)

$1,000

INSURANCE PAYS

**PLAN A**

$400

$600

**PLAN B**

$300

$700

**PLAN C**

$200

$800

$1,000

$1,000

$1,000
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.
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.

Open Enrollment Period

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.

Open Enrollment Period

November 1 to January 31
Big changes in your life? You could sign up for new health insurance any time of the year.
Need help with your health insurance? Talk to your enrollment assister. It’s free and it’s smart.

Enrollment Assister
Get Insured.
Stay Insured.

HEALTH INSURANCE 411