

## WHAT IS HEALTH INSURANCE?

Health insurance is a type of plan or policy that helps to pay for health and medical expenses. This policy is to share the costs of Medical Services that you and your family use over the year.

## WHY IS HEALTH INSURANCE IMPORTANT?

Health insurance makes it easier to get a doctor appointment or other health services and protects you from high unexpected medical bills. Meaningful health care coverage is critical to living a productive, secure, and healthy life for you and your family.

## WHAT IS COVERED IN HEALTH INSURANCE?


- Prescription drugs
- Maternity and newborn care
- Doctors appointments and other outpatient services
- Mental health and substance use disorder services
- Chronic disease management
- Prevention/wellness services
- Hospitalization
- Labs
- Emergency services

## Where to Get Help?

### WHO ARE HEALTH INSURANCE NAVIGATORS?

These are individuals or organizations that are trained and offer free and unbiased help to consumers, small businesses, and their employees as they look for health coverage options through the Marketplace.

### WHO TO CONTACT?

 Georgia Access:  
1-888-312-4237

 Local Help:



Contact health insurance navigators at Georgians for a Healthy Future.

Call 404-567-5016 or use this QR code to let us know you would like help with health insurance.



## INTERESTED IN ENROLLING IN HEALTH INSURANCE?



**GEORGIANS FOR A HEALTHY FUTURE**

THE VOICE FOR GEORGIA HEALTH CARE CONSUMERS

[HEALTHYFUTUREGA.ORG](http://HEALTHYFUTUREGA.ORG)

# Open Enrollment Period: November 1 - January 15

Enroll and find help:  
[georgiaaccess.gov](http://georgiaaccess.gov)



## How Does Health Insurance Work?

- **Monthly premiums** - The amount you pay for your health insurance every month. In addition to your premium, you usually must pay other costs for your health care, including a deductible, copayments, and coinsurance.
- **Network** - The facilities, providers, and suppliers your health insurer or plan has contracted with to provide health care services.
- **Out of pocket max** - The most you must pay for covered services in a year. After you spend this amount on deductibles, copayments, and coinsurance for in-network care and services, your health plan pays 100% of the costs of covered benefits.
- **Cost sharing** - The share of costs covered by your insurance that you pay out of your own pocket.
  - **Copays** - a fixed amount (\$20, for example) you pay for a covered health care service after you've paid your deductible.
  - **Deductibles** - the amount you pay for covered health care services before your insurance plan starts to pay.
  - **Coinsurance** - the percentage of costs of a covered health care service you pay (20%, for example) after you've paid your deductible.

## How to Apply:



### Online:

- Go to [www.georgiaaccess.gov](http://www.georgiaaccess.gov)
- Create an account - you will need an email address for this
- You can complete your application and even select a plan online. You may be able to pay your first premium too.



### By Phone

- Call Georgia Access at 1-888-312-4237
- Complete the application with the phone representative
- The representative will tell you how much, if any, financial assistance you are eligible for and discuss the available plans. You can even select a plan over the phone.



### In-Person

- Visit this QR code to find free in-person help in your area.



- Schedule an appointment with an enrollment assister, who will help you enroll.
- Bring the documents listed above to your appointment.