

Health Insurance 101

What is it?

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 it 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 can it cover?

Prescription drugs, Maternity and newborn care, Doctor's appointments and other outpatient services, Mental health and substance use disorder services, Chronic disease management, Prevention and wellness services, Hospitalization, Lab tests, and Emergency services.



Where to Get Help?

Contact a Certified Application Counselor at Georgians for a Healthy Future or Georgia Access.

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.

How to contact?



Georgians for a Healthy Future:
404-567-5016
healthyfuturega.org/insurancehelp



Or scan this QR code:



Georgia Access:
1-888-687-1503
georgiaaccess.gov



READY TO ENROLL IN HEALTH INSURANCE?

WE'RE HERE TO HELP!



GEORGIANS FOR A
HEALTHY FUTURE

HEALTHYFUTUREGA.ORG



**Open Enrollment Period:
November 1 - January 15**

When can you enroll?

You can sign up for health insurance during the annual Open Enrollment Period (November 1–January 15). Outside of this period, you may qualify for a Special Enrollment Period (SEP) if you experience certain life changes, such as losing health coverage, getting married, or having a baby.

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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
- Use your mail address to create an account.
- Complete your application and even select a plan online.
- You may also pay your first premium.



By Phone:

- Call Georgia Access at 1-888-687-1503
- Complete your application by phone with a representative.
- Learn about financial assistance, compare plans, and enroll with a representative.
- Schedule a call with a GHF enrollment assister at 404-567-5016 for free help enrolling in health insurance.



In - person

- Scan the QR code to find free local, in-person help.

