

Getting Health Insurance under the Affordable Care Act

5 things to know:

1. What is a Health Insurance Marketplace or Exchange?

A Health Insurance Marketplace or Exchange is a new way that Americans can compare and shop for health insurance. U.S. citizens and others who are legally in the U.S. can sign up for health insurance through the Marketplace. You cannot be turned down. You may even be able to get help paying for your new insurance.

For more information or to sign up for health insurance go to www.healthcare.gov or call 1-800-318-2596

2. Do I have to sign up for health insurance?

- **You do need to sign up** if you have no insurance, or you are losing your coverage, or you are not eligible to be covered under an affordable, quality employer plan. If you don't have insurance that qualifies as minimum essential coverage, you may have to pay a fee when you file your taxes.
- **You do not need to sign up** if you are covered by Medicare, Medicaid for Elderly, Blind or Disabled, the VA health program, or good and affordable insurance through your job or your spouse's job.
- **Young adults** can stay on their parents' insurance until they turn 26, but they can also go to the Marketplace to see if they can get less expensive insurance or qualify for BadgerCare.

3. How much does it cost?

- It does not cost anything to apply and learn what insurance plan options you qualify for, what they will cost per month, and what financial help you can receive.
- You may qualify for a discount and/or tax credit from the federal government. The amount of financial assistance is calculated when you sign up and it can lower your monthly cost right away.
- Once you know your options you can decide what health insurance plan is best for you and your budget.

4. What information do I need to sign up?

- ID information for all members of your family (age, Social Security numbers, or legal permanent resident/green card or visa numbers.)
- Income for all family members because you will have to estimate your 2015 family income to get your financial assistance.
- Information about insurance offered through your job or your spouse's job, even if you don't take it, including how much it costs for a single plan.

5. Important things to remember after you sign up

- You must pay your premiums (the amount you pay for your insurance) every month to keep your coverage.
- Watch for information from the health insurance plan you select (such as membership card, new member letter, and more) which will help you get started with your new plan.
- Report any changes in family income or number of people in your family by calling the **Health Insurance Marketplace at 1-800-318-2596**.



Need help Enrolling in Health Insurance in Dane County?

If you need help sorting through your best health insurance options under the Health Insurance Marketplace or BadgerCare, the following FREE assistance is available.

United Way of Dane County has up-to-date information about where to get help to sign up for health care coverage, and help to pay your premiums (monthly costs) through *Health Connect*. Call 2-1-1 anytime, day or night.

Covering Kids & Families will be doing enrollment at community sites throughout Dane County. Call 2-1-1 for dates and locations.

Dane County Job Center – 1819 Aberg Avenue, Madison

Certified Application Counselors from Access Community Health Centers are at the Job Center every Monday through Friday, 8:00 a.m. to 4:00 p.m. Walk-in.

Meriter Hospital – 202 S. Park Street, Madison

Certified Application Counselors are available by appointment only. Call (608) 417-5015

St. Mary's Hospital – 700 S. Park Street, Madison

Certified Application Counselors are available by appointment only. Call (608) 258-6517

Stoughton Hospital – 900 Ridge Street, Stoughton

Certified Application Counselors are available by appointment only. Call (608) 873-6611

Independent insurance agents and brokers

Call 2-1-1 for the names of agents and brokers in your area who work with all of the health insurance companies that are selling plans through the Marketplace, as well as BadgerCare. They can answer questions and help you sign up, at no cost to you.

For information about the insurance plans

If you have specific questions about plans you looked at in the Marketplace, you can call the health insurance companies:

- Dean Health Plan: Please go to www.deancare.com or call 1-800-279-1302
- GHC (Group Health Cooperative of South Central Wisconsin): Please go to <https://hcr.ghcscw.com> or call (608) 828-4831
- Physicians Plus: Please go to www.pplusic.com or call (608) 282-8940
- Unity Health Insurance: Please go to unityhealthexchange.com or call 1-800-926-8227

Assistance for organizations

If your organization is interested in Marketplace or BadgerCare Plus training or would like assistance with an enrollment event, please contact Covering Kids & Families at info@ckfwi.org or (608) 261-1455.

Important dates for 2015 health care coverage

- Sign up between November 15, 2014 and February 15, 2015
- Sign up before December 15, 2014 for coverage to start on January 1, 2015
- You can only sign up after February 15, 2015 in special cases