



# How Do I Get Health Insurance?

Health insurance is an agreement made between an insurance company and a health plan member to jointly cover the costs of healthcare services. Health insurance protects individuals from having to pay the full cost for medical care.



## What Kind of Health Insurance Options Are There?

**Employer:** Group coverage plan at your job or your spouse's or partner's job | Through your parent's plan if under age 26

**Individual Market:** ACA Health Insurance Marketplace or Health Insurance exchange for your state | Directly from a private insurance company, insurance broker or agent | Online insurance seller

**State or the Federal Government:** Medicare | Medicaid | Children's Health Insurance Plan (CHIP)

**Other Health Insurance Options:** Military or Veteran Administration (VA) benefits for military personnel | Buying through an association or membership organization may allow you to get a group rate on health insurance | Continuing employer coverage from your former employer under COBRA

### How do I Get It?

- Research and compare plans on your own
- Apply through **healthcare.gov**
  - This will check your eligibility for Medicaid or CHIP
  - See if you're eligible for premium tax credits
- Work with a marketplace assistance counselor or insurance broker as services are free
- Upon initial hire or during annual open enrollment periods for employer plans
- During annual open enrollment periods for Medicare or Marketplace plans ([medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan](https://www.medicare.gov/sign-up-change-plans/joining-a-health-or-drug-plan))

### “When” Can Influence Options

The time of year and the situation that you are in can influence your insurance options

Options Can Be Different:

- If you are within general open enrollment
- If eligible for special enrollment
- If outside of open enrollment or special enrollment
- If 65 years of age or older (or if you are disabled), you can apply for Medicare
- If applying for Medicaid or CHIP, there is no time restriction. You can apply at any time



## QUICK TIPS

### What You Need to Have With You to Enroll

- Identification (of everyone enrolling)
- Accurate contact information for enrollees
- Payment for first month's premium
- Honest answers
- Knowledge of your plan selection
- Choice of Primary Care Provider
- Knowledge of current insurance, if any

### List of Follow-Up Items & Timeline

- Beginning start date of coverage and end date
- Your payment responsibility for premiums
- Contact information for insurance company
- List of benefits and coverage summary
- List of network providers
- Knowledge of maximum out-of-pocket costs
- Know how to access health information online (apps, website, etc.)

### Some Items to Pay Attention to After Purchase

- You must make your premium payment on time and in full
- Keep your insurance card(s) handy in case of emergency
- Stay organized with materials related to your health insurance and claims
- Maintain password security for online access
- If information changes, like home address, phone number or email, be sure to notify your insurer and employer to update

### What to Remember

- There are many different sources for health insurance
- Options may correspond to when you are attempting to purchase insurance
- You will need to have several pieces of information on hand to ensure a smooth enrollment
- If you're unsure, seek help in choosing a health plan

