



Enrolling
in the
Health
Insurance
Marketplace

Health Care Reform Information to **Know**



Prepared specifically for Pasco County
Employees and Family Members



Understanding Health Care Reform & You

Health Care Reform: Enrolling in Health Insurance Marketplaces

With enrollment in the health insurance marketplaces (Marketplaces) rapidly approaching, there are several steps you can take to be ready to sign up when the time comes.

Open enrollment starts Oct. 1, 2013, and medical coverage begins as early as Jan. 1, 2014. Open enrollment ends March 31, 2014. Starting in October, there will be four steps to obtaining coverage through the Marketplaces.

1. **Set up an account.** You'll provide some basic information to get started, like your name, address and email address.
2. **Fill out an online application.** You'll provide information about you and your family, such as income, household size, current health coverage information and more. This will help the Marketplace find options that meet your needs.
3. **Compare your options.** You'll be able to see all the options for you and your family, including private insurance plans and free and low-cost coverage through Medicaid and the Children's Health Insurance Program (CHIP). The Marketplace will tell you if you qualify for lower costs on your monthly premiums and out-of-pocket costs on deductibles, copayments and coinsurance. You'll see details on costs and benefits before you choose a plan.
4. **Enroll.** After you choose a plan, you can enroll online and decide how you pay your premiums to your insurance company. If you or a member of your family qualifies for Medicaid or CHIP, a representative will contact you to enroll. Help is available if you have questions along the way.

Marketplace Application Checklist

When you apply for coverage in a Marketplace, you'll need to provide some information about you and your household. It is a good idea to get this information together now so that you are ready when the time comes to enroll. Items required to enroll include:

- Social Security Numbers (or document numbers for legal immigrants)
- Employer and income information for every member of your household who needs coverage (for example, from wage and tax statements such as pay stubs or Forms W-2)
- Policy numbers for any current health insurance plans covering members of your household
- A completed worksheet—called an Employer Coverage Tool—for every job-based plan you or someone in your household is eligible for. You'll need to fill out this form even for coverage you're eligible for but don't enroll in.

Note on Different Marketplaces

Some states run their own Marketplace. In other states, the Marketplace is run by the federal government. Either way, you get the same access to all of your Marketplace coverage options. Be sure to find out who runs your state's Marketplaces for specific instructions on enrollment.

Getting Help

The launch of an entirely new system for obtaining health insurance is an extremely complex undertaking. The Marketplace will offer several kinds of assistance to help you apply for coverage and choose a plan that meets your needs:

- [Online questions and answers](#)
- [Online chat](#)
- [A toll-free call center](#)

Help from people in your area

In all states, there will be people trained and certified to help you understand your health coverage options and enroll in a plan. Though all will provide similar kinds of help, they will be known by different names, depending on who provides the service and where they are located:

- Navigators
- Application assistors
- Certified application counselors

Insurance agents and brokers can also help you

with your application and choices.

When open enrollment starts Oct. 1, 2013, the [Marketplace Help Center](#) will assist you in finding the kind of help that works for you.

Get help filling out an application online

The Marketplace website walks you step by step through the online health coverage application. It keeps track of where you are and guides you through to the end. If you have to stop your application and come back later, the Marketplace lets you re-start where you left off.

Useful information on each page explains the questions being asked, how much time each step might take, and whether you'll need any forms or other documents. If you want live help while you apply, you can call the toll-free support center or chat with someone online.

Get news and updates by email or text

You can [sign up for Marketplace emails and texts now](#) to learn about key dates, news and updates that will prepare you to enroll.



Prepared by



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