

The Marketplace

What is the Health Insurance Marketplace?

The Health Insurance Marketplace is a service that helps people shop for and enroll in health insurance. The Marketplace – also known as the Exchange – provides health plan shopping and enrollment services through healthcare.gov, call centers, and in-person assistance.

Who Can Help?

Cover Kansas Navigators and Certified Application Counselors are trained, unbiased assisters that can help you compare health insurance plans, assist you with the online application process, and provide answers to your Marketplace questions year-round.

To find a Navigator or Certified Application Counselor in your area, visit coverks.org/search or call 2-1-1 or 800-318-2596.



Get Ready to Enroll

What Will You Need to Apply and Enroll?

When enrolling, you will be asked for basic information about your family and household. Make sure to gather the following information before you apply.

- Names, birth dates, and Social Security numbers for everyone in your household
- Income information for every member of your household (example: pay stubs, W-2 forms, tax returns)
- A completed Employer Coverage Tool for every job-based plan that you or someone in your household is eligible for. Download the Employer Coverage Tool at healthcare.gov
- Tax information, such as filing status and number of dependents
- Immigration documentation and supporting identification numbers
- If you plan to submit an online application, you will need an email address and the associated password to create an online Marketplace account. Your Navigator or Certified Application Counselor can help you create an email address if you do not have one.

Lower Costs

Financial Help May Be Available.

When you buy health insurance through the Marketplace, you may qualify for financial assistance to help pay your monthly premiums. You will qualify for financial assistance if you meet the following:

- You can't get health insurance that covers your basic needs through any of the following: your job (or a family member's); Medicaid; Medicare; the Children's Health Insurance Program (CHIP); or the Department of Veterans Affairs (the VA).
- The amount of money your family expects to make in the year you apply for assistance falls within the amounts shown in the table.

Number in Household and Income Range

Individual:	\$12,140 to \$48,560
Family of 2:	\$16,460 to \$65,840
Family of 3:	\$20,780 to \$83,120
Family of 4:	\$25,100 to \$100,400
Family of 5:	\$29,420 to \$117,680
Family of 6:	\$33,740 to \$134,960

Enrollment

When Can You Enroll?

Open enrollment starts **Nov. 1, 2018** and ends on **Dec. 15, 2018**. Coverage will begin **Jan. 1, 2019**.

Now is the time to explore your health coverage options. Visit **healthcare.gov** to learn about the available plans and rates for your area. You can also estimate your out-of-pocket costs by answering a few questions about your household.

The Marketplace opens on **Nov. 1, 2018** and there are four easy ways to apply:

- Seek assistance from a Navigator or Certified Application Counselor
- Online at **healthcare.gov**
- Over the phone at **800-318-2596**
- Mail a paper application

We Are Here to Help

Renewing Your Coverage

All 2018 Marketplace health insurance plans will be up for renewal during Open Enrollment beginning Nov. 1, 2018.

Your current insurance company will be sending you information about your insurance plan and coverage for the upcoming year. Review this information carefully for any changes. Make sure your current providers remain in your plan network.

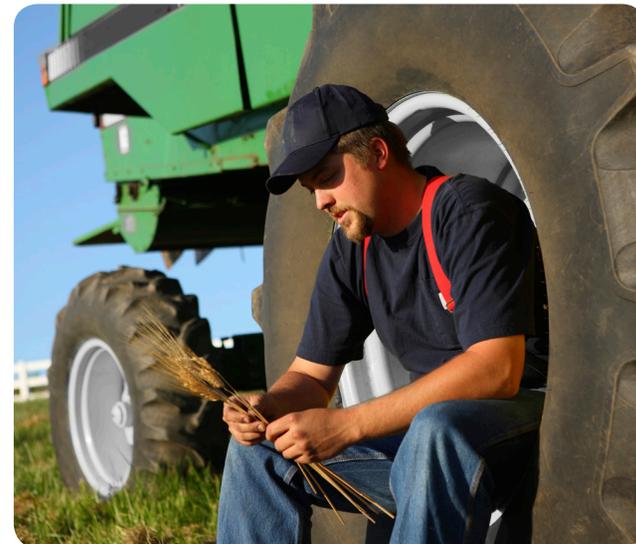
If your current plan is still available and you would like to keep it – and if your household size and income have not changed – you do not need to do anything. You will be automatically renewed for 2019. However, you must update your information with the Marketplace to make sure you get the full savings you deserve.

If your current health plan does not meet your needs, now is the time to change your plan.

It is possible that your current plan may not be available in 2019. If you do not choose another plan and enroll, the Marketplace will automatically enroll you in a similar plan.

It is important to inform the Marketplace if your household income or size has changed. These changes may adjust your tax credit amount.

*For more information, visit:
healthcare.gov/reporting-changes/cancel-plan*



Do You Need Health Insurance?

We Can Help You Find Insurance That Meets Your Needs

Cover)ansas

coverks.org