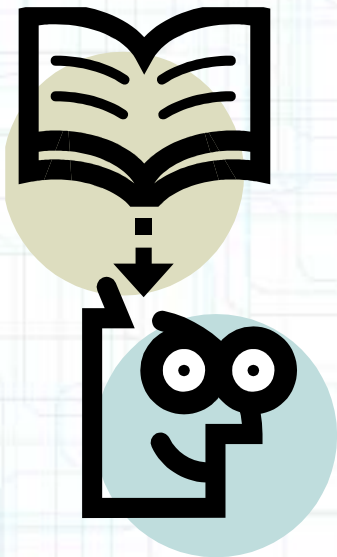


Marketplace Education and Enrollment



Lower costs on Marketplace insurance

You may qualify for assistance to lower the cost for monthly premiums and out-of-pocket costs on private insurance plans based on your household size and income. Some people with very low incomes may wind up paying very small premiums — or no premiums at all.

You can apply for Marketplace insurance as soon as November 1, 2017. Coverage can begin as soon as January 1, 2018.

The Health Insurance Marketplace Plan Categories

Bronze

Lowest monthly premium

Higher costs for services

“A good option if you expect to use a low amount of health services”

Silver

Medium monthly premium

Medium costs for services

This category offers cost sharing reductions if eligible

Gold

Higher monthly premium

Low costs for services

Majority of large employer plans are closest to Gold plan designs

Platinum

Highest monthly premium

Lowest cost for services

“A good option if you expect to use a lot of health services”

Costs Associated with Health Plans

➤ Premium

- The amount that must be paid for your health insurance or plan
- Usually paid monthly

➤ Deductible

- Enrollee must pay the deductible before the plan begins to pay for most benefits/services
- Set on a yearly basis

Costs Associated with Health Plans

➤ Coinsurance

- Percentage of the cost of an item or service that enrollees must pay

➤ Co-payment

- Dollar amount for an item or service that enrollees must pay

Costs Associated with Health Plans

- **Maximum out-of-pocket**
 - Puts a cap on cost-sharing charges each year
 - Does not include your monthly premium cost
 - Set on a yearly basis

Things to consider when selecting a health plan

➤ Provider Network

- Does your Doctor or Hospital accept each plan?

➤ Prescription Drug Formulary

- Are all of your Prescriptions covered under the plan you are enrolling in?

Things to consider when selecting a health plan

➤ Visit Limits

- Are there visit limits for services you may need? (Physical Therapy, Chiropractic, Mental Health etc.)

➤ Member Specific Coverage

- If enrolling more than one family member you do not have to enroll in the same plan

10 Essential Health Benefits



Maternity Care



Hospitalization



**Rehabilitative
& Habilitative
Services**



**Laboratory
Services**



Pediatric Services



**Prescription
Drugs**



**Mental &
Behavioral Health
Treatment**



**Ambulatory
Patient
Services**



**Preventive &
Wellness Services**



**Emergency
Services**



Bay Health Plan does **NOT** meet the Essential Health Benefit requirements and will not exempt you from tax penalty because it lacks;

- Hospitalization
- Ambulatory Services
- Maternity Care
- Emergency Services

If eligible most of your immediate needs can be met and may fill any gaps in coverage.

Key Deadlines

November 1st, 2017

Open Enrollment starts. First day to enroll or change your 2018 insurance plan. Coverage can start as soon as January 1st, 2018

December 15th , 2017

Open Enrollment Closes

January 1st, 2018

2018 coverage starts for all plans



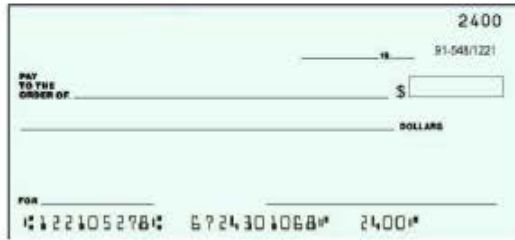
Key Deadlines

If you do not enroll in a 2018 health insurance plan by December 15, 2017, you can not enroll in a health insurance plan for 2018 unless you qualify for a Special Enrollment Period. Examples of Special Enrollment Qualifications are:

- **Loss of health coverage**
- **Change in household size**
- **Change in residence**
- **Citizenship status change**
- **Release from incarceration**
- **Marriage**

Methods of Premium Payment

Marketplace insurers must accept (45 CFR 156.1240)



paper check



cashier's check



money order



Electronic Fund Transfer (EFT)



pre-paid debit card

Bay Health Plan enrollment staff will discuss your enrollment options and needs for you and your family members as you may qualify for other programs such as:



➤ **Medicaid**

- Healthy Michigan Plan
- Healthy Kids
- Flint Water Medicaid, if applicable

➤ **Children's Health Insurance Program (CHIP)**

➤ **Lower Costs on Marketplace insurance**

Medicaid

- Through the Affordable Care Act Michigan expanded its Medicaid program for ages 19-64 named The Healthy Michigan Plan.
- If you have been effected or are currently being effected by the Flint Water Crisis please inform your Enrollment Specialist.

Children's Health Insurance Program (CHIP)

Provides coverage for children in families with incomes too high for Medicaid but too low to afford private insurance. You can apply for CHIP now to find out if you're eligible.

Or you can fill out a Marketplace application as soon as November 1, 2017 to find out if you're eligible.

**Please be assured that we will keep all of
your PII (Personally Identifiable
Information) or PHI (Protected Health
Information) confidential**

Examples of PII & PHI

- Username
- Password
- Security questions
- Name
- Address
- Social security number (or other document number for legal immigration)
- Employer
- Account Numbers
- Occupation
- Diagnosis
- Treatment Services and Procedures
- Date of birth
- Phone number



**Questions??
See an Enrollment
Specialist today**



**Get It.
Keep It.
Use It.**

**Bay
Health Plan**



Frequently Asked Questions

www.bayhealthplan.org

www.saginawhealthplan.org

www.geneseehhealthplan.org

