

Get Ready to Enroll in the Marketplace

Starting October 1, 2013, you can apply and enroll in health coverage through the Health Insurance Marketplace at HealthCare.gov. Health coverage starts as early as January 1, 2014, and open enrollment ends on March 31, 2014.

Through the Marketplace, you can apply, compare all your options, and find out if you can get lower costs on monthly premiums or get free or low-cost coverage. When you're ready to enroll, you'll decide how you pay your premiums or get help signing up for Medicaid or CHIP if you're eligible.

Before open enrollment begins, you can explore your options, prepare to apply, and sign up for Marketplace updates.

What you can do now to get started

- Visit HealthCare.gov
- Subscribe to get updates and reminders
- Plan your budget, learn about coverage, and gather your information

What you can do starting October 1

- Apply by filling out the Marketplace application
- Compare your coverage options
- Enroll in a plan or program

Explore your options

If you have job-based health insurance you like, you can keep it. You may be able to change to Marketplace coverage if you want to.

You can ask your employer if it plans to offer health insurance. If not, you may need to get insurance through the Marketplace or from other sources in 2014. If you don't have coverage, you may have to pay a fee.

When you visit HealthCare.gov, you can find out if your state runs its own Marketplace. If it does, you'll use its website instead of HealthCare.gov to apply, compare your options, and enroll in coverage.

If you run a small business, you can go to the Small Business Health Options Program (SHOP) Marketplace to find out about providing coverage for your employees.

If you have Medicare, you're already covered and don't need to make any changes.



Prepare to apply

The Marketplace offers different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you want to spend on health coverage each month.

Most people using the Marketplace will qualify to save money. To find out how much you're eligible for when you apply, it will help to have these things close by:

- Social Security numbers (or document numbers for legal immigrants)
- Birth dates
- Pay stubs, W-2 forms, or "Wage and Tax Statements"
- Policy numbers for any current health insurance
- Information about any health insurance you or your family could get from your jobs

Marketplace resources to help you now

There are resources available right now to help you learn about types of health coverage, research your questions, and get ready to choose a health plan that gives you the right balance of costs and coverage.

- Visit HealthCare.gov and subscribe to learn about key dates, news, and updates; or chat online with a Marketplace Call Center representative.
- Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.
- Like [Facebook.com/HealthCareGov](https://www.facebook.com/HealthCareGov).
- Follow [@HealthCareGov](https://twitter.com/HealthCareGov) on Twitter.



Things to Think About When Choosing a Health Plan

Starting October 1, 2013, the Health Insurance Marketplace will offer different types of health plans to meet a variety of needs and budgets. You'll get a clear picture of what premiums you'd pay and what benefits and protections you'd get before you enroll. Compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.

As you shop for a plan, here are some things you should know:

All plans in the Marketplace offer the same set of essential health benefits

These are many of the benefits that people need when getting care. They cover things like doctor's visits, prescriptions, hospitalizations, pregnancy, and more.

Plans can offer other benefits, like vision, dental or medical management programs for a specific disease or condition. However, specific benefits may be different in each state. Even within the same state, there can be small differences between plans. As you compare plans, you'll see what benefits each plan covers. This will be helpful if you have specific health care needs.

Plans are put into 4 categories

When you compare plans in the Marketplace, they're put into 4 categories based on how you and the plan can expect to share the costs for health care:

1. Bronze
2. Silver
3. Gold
4. Platinum

The category you choose affects how much your premium costs each month and what portion of the bill you pay for things like hospital visits or prescriptions. It also affects your total out-of-pocket costs – the total amount you'll spend for the year if you need lots of care. The categories don't reflect the quality or amount of care the plans provide.



Balancing monthly premiums with out-of-pocket costs

As with all health plans, you'll have to pay a monthly premium. But it's also important to know how much you have to pay out-of-pocket for services when you get care.

- Premiums are usually higher for plans that pay more of your out-of-pocket medical costs when you get care. For example, if you have a Gold plan, you'll likely pay a higher premium, but may have lower costs when you go to the doctor or use another medical service.
- With a Bronze plan, you'll likely pay a lower premium, but pay a higher share of the costs when you get care.
- Platinum plans will likely have the highest monthly premiums and lowest out-of-pocket costs. The plan will pay more of the costs if you need a lot of medical care.

In general, when choosing your health plan keep this in mind: The lower the premium, the higher the out-of-pocket costs. The higher the premium, the lower the out-of-pocket costs.

Do you expect a lot of doctor visits or need regular prescriptions?

If you do, you may want a Gold or Platinum plan. They likely have higher premiums, but you could pay lower out-of-pocket costs for each visit, prescription, or other medical service. If you don't, you may prefer a Bronze or Silver plan. Your monthly premiums will likely be lower, but you'll likely pay more of the cost when you see a doctor.

You may be able to get lower costs on your health coverage

After you fill out a Marketplace application you'll learn if you're eligible for lower costs on your monthly premiums. Learn more about how to get lower costs in the Marketplace at HealthCare.gov.

Specific plan information available in October 2013

Starting October 1, 2013, you'll be able to get information about all the plans available in your area in the Marketplace. Visit HealthCare.gov, or call 1-800-318-2596 for more information. TTY users should call 1-855-889-4325.



Community Action Enrollment Coalition
Proudly Serving Manitowoc County
Health Care Reform Market Place Resource Guide

9/27/2013



Insights – Health Resource Center
www.hfmhealth.org/enrollamerica
2300 Western Avenue, Manitowoc, WI
920-320-2519



Community Action Program
www.lakeshorecap.org
702 State Street, Manitowoc, WI
920-682-3737



Wisconsin Job Center
www.manitowocjobcenter.org
3733 Dewey Street, Manitowoc, WI
920-683-2888



Manitowoc County Health Department
www.manitowochealthdept.info/
1028 S 9th Street, Manitowoc, WI
920-683-4155



Aging & Disability Resource Center of
the Lakeshore
www.manitowocadrc.org
Manitowoc County Office Complex
4319 Expo Drive, Manitowoc, WI
920-683-4180



Manitowoc Public Library
www.manitowoclibrary.org
707 Quay Street, Manitowoc, WI
920-686-3000



www.aurorahealthcare.org/
5000 Memorial Drive
Two Rivers, WI
1(877) 732-6334 (Assistance available
after October 15)
(Assistance for Aurora Patients Only)

HealthCare.gov

Do it Yourself

**Offering Live Chat and
information on health plans
that meet your needs**

**www.healthcare.gov
800-318-2596**

Additional Computer Resources: Call for hours

Kiel Public Library—920- 894-7122
Lester Public Library—920-793-8888
Silver Lake College—920-684-6691

Kiel High School--920-894-2266
Chilton Public Library--920-849-4414
Reedsville High School--920-754-4341

For Certified Navigator Assistance: Call

Partners for Community Development, Inc.
www.partners4cd.com
1407 South 13th Street, Sheboygan, WI
920-459-2780

**Community Action Enrollment Coalition
Health Care Reform Marketplace Resource Guide
Qualified Insurance Agents in Manitowoc County**

Company	Name	Phone Number	E-mail Address
Safe Harbor Insurance	Gregory Olson	902-682-8161	greg@safeharbor-ins.com
Peterson Benefits Group	Gloria Dietrich	920-682-8830	petersonbenefitsgroup@yahoo.com
	Michael Peterson	920-682-8830	petersonbenefitsgroup@yahoo.com
Dennis Gutman Insurance Agency	Dennis Gutman	920-682-7979	dgutman@dgutman.com
Schneider Agency Inc	Robert Schneider	920-682-7272	reds20@mcleodusa.net
Chad Schwoerer Offices	Chad Schwoerer	920-482-3760	schwoererc@liits.org