

ACA facts

THE AFFORDABLE CARE ACT
IN MICHIGAN

ENROLL IN THE HEALTH INSURANCE MARKETPLACE

Health Insurance Marketplace Timeline:

Ongoing

People with qualifying events can enroll at anytime. To do so call 1-800-318-2596.

Nov. 15 – Feb. 15

Michigan residents will be able to en-roll in health insurance plans offered in the Health Insurance Market-place. You can enroll on your own or with assistance from Navigators.

January 1

Health care coverage begins or renews for those who have enrolled.

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If you are uninsured, you can find an insurance policy in the new Health Insurance Marketplace, which opened Oct. 1, 2013. You may enroll online by yourself, you can fill out and submit a paper form, or you may use the help of someone called a Navigator. There are also official places you can go for help. If you have questions you can visit healthcare.gov or call 800-318-2596, 24 hours a day, seven days a week, to talk with a trained representative.

Prepare now for enrolling in the Marketplace

The Health Insurance Marketplace opened for enrollment Oct. 1, 2013, but you can continue to:

- **Review the basics of insurance coverage.** When it is time to shop in the Health Insurance Marketplace, you will want to understand how insurance works, including things like deductibles, out-of-pocket maximums, copayments and networks. The resources section at the end of this fact sheet includes links to sources that explain these terms and how insurance works.
- **Learn about different types of health coverage.** Health plans offer different combinations of coverage and cost. You will want to pick the one that best meets your needs. Understanding the different types of plans now means you will be prepared to enroll.
- **Find out from your employer whether it plans to offer health insurance in 2015.** If your employer will not offer health insurance in 2015, you may need to get insurance through the Marketplace or through a separate, private insurance vendor.
- **Gather information about your household that you will need if you apply for coverage.** You will need Social Security numbers and employer and income information for every member of your household who needs coverage. You will also need policy numbers for any health insurance plans currently covering members of your household.
- **Create your Health Insurance Marketplace account.** Be Ready for open enrollment by setting up your account. Go to healthcare.gov and click on the "Get Insurance" tab. Choose your state and follow the instructions on the screen. You will be asked to provide the basic information about your household that you gathered. You will also choose your user name and password and create security questions to protect your information.

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Important Terms

Co-payment: The set part of the bill (for example, \$10) you must pay for care covered by your insurance plan. The amount can be different for different services.

Marketplace:

An Internet site where you can look for, compare and buy health insurance.

Navigators: Trained people who help people and small businesses learn about and understand the insurance plans in the Marketplace and how to enroll in them.

Out-of-pocket costs: The amount of money you pay for services covered under your health plan, including copayments, coinsurance and deductibles. Plans have a limit to keep your care affordable if you need a lot of care in a year.

Premiums:

The basic cost of your health insurance, usually paid monthly.

Tax credits/Premium subsidies:

Discounts given to people who need help buying insurance in the Marketplace. These are based on your income.

- **Review your health-care use over the last few years.** Knowing how often and for what reasons you and the members of your household visit the doctor, including specialists, is an important step in determining your health insurance needs. You will also want to gather information about your household's prescriptions and consider whether there might be any new health situations coming up in 2015 that you can plan for.
- **Set your budget.** In the Health Insurance Marketplace, you will be able to choose the combination of coverage and cost that works best for you. Reviewing your current spending patterns can help you figure out how much you can spend on health insurance premiums each month.

If you are on Medicare

The health reform law does not affect the basics of Medicare. Beneficiaries should be especially wary of phone calls asking for personal or financial information in order to continue your Medicare eligibility. Keep in mind that you will still need to make choices about a Medicare Part D prescription drug plan. You may receive legitimate communication about those plans. *Medicare.gov* is the official site for information about Medicare.

Resources

- Learn more about the Health Insurance Marketplace at *Healthcare.gov*. Ask questions using the Live Chat function or with a toll-free phone call at 800-318-2596.
- Information about how insurance works and the terms you will want to understand is available from several sources. Links to several of them are gathered at *extension.org/pages/68426/affordable-care-act-resources-for-consumers*.
- Get answers to your questions about health insurance and its effect on your personal finances at *bit.ly/askhealthlit*.
- Report suspected fraud to the Federal Trade Commission by visiting *https://www.ftccomplaintassistant.gov* or call 877-FTC-HELP (877-382-4357).
- For specific questions about Medicare claims, medical records or expenses, visit *MyMedicare.gov*, or call 800-MEDICARE (800-633-42273).

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