

FIVE Things to Remember and Repeat

About the New Health Insurance Marketplace

By Sorien K. Schmidt, State Director | Enroll America - NC

1. The New Health Insurance Marketplace is open for enrollment until March 31, 2014.

- a. Uninsured North Carolinians can enroll in health insurance on the new Health Insurance Marketplace until March 31, 2014.
- b. North Carolina's Health Insurance Marketplace at www.healthcare.gov or www.cuidadodesalud.gov.
- c. Learn more, use premium calculator and get updates at www.GetCoveredAmerica.org.

2. The new health insurance plans will meet your needs.

- a. All policies must cover doctor and hospital visits, prescription drugs, emergency care, maternity care, mental health screening and treatment, and more.
- b. You will have a choice of plans. Plans will be displayed side by side so you can easily compare them in simple language. You can choose what is best for your family.

3. Experts are available to help you on-line, by telephone or in person.

- a. The marketplace, insurance terminology and personal help through chat is available at www.healthcare.gov and www.cuidadodesalud.gov.
- b. You can also call 1-800-318-2596 and TTY: 1-855-889-432
- c. You can get free expert advice in person in your county.
Call toll free 1-855-733-3711 to make an appointment.

4. Financial Help is available.

- a. Many people will qualify for financial help to pay for their premiums.
 - i. You apply for financial help on the Health Insurance Marketplace at the same time you are looking at which policies are available to you.
- b. The amount of help you can get is based on a sliding scale for families with income between 100% and 400% of federal poverty level. (\$23,550 - \$94,200 for a family of four in 2013)

5. Affordable health insurance provides the security you need.

- a. You cannot be denied for preexisting conditions.
- b. If you lose your job you no longer have to worry if you get sick or injured.
- c. If your employer does not offer health insurance, you will now have an option that fits in your budget.