

# NINE THINGS YOU NEED TO KNOW ABOUT ACA ENROLLMENT

## AND HOW TO CHOOSE A HEALTH INSURANCE PLAN

### Remember: Free Help is Available!

You can go to [https://  
localhelp.healthcare.  
gov/#/](https://localhelp.healthcare.gov/#/), plug in your zip code  
and a list of nearby navigators  
will pop up. In Maine, you can  
also call **1-855-806-7333**.

**AARP**® Real  
Possibilities  
Maine

# Affordable Care Act Open Enrollment

Nov. 1 – Dec. 15, 2018



- 1. When to apply:** The marketplace open enrollment begins on Nov. 1, 2018 and ends on Dec. 15, 2018.
- 2. Who should apply?** The Affordable Care Act (ACA) Health Insurance Marketplace (also called Obamacare) is where people who do not have health care coverage through their job or a government program, such as Medicare or Medicaid, purchase health insurance.
- 3. How do I find a plan and where do I apply:**
  - Online:** The best place to start is at [www.healthcare.gov](http://www.healthcare.gov). That is where the majority of Americans in the individual market will shop for a plan.
  - In person:** Many nonprofit and community organizations have trained individuals, known as “navigators” or “assisters”, to help you apply for coverage at no cost. Call **1-855-806-7333** to find a navigator near you.
  - By telephone:** You can also call the Marketplace Call Center at **1-800-318-2596** and apply over the phone. It accepts calls seven days a week, 24 hours a day. Remember, you can get plan estimates and learn about your coverage options before you enroll by visiting [www.healthcare.gov/see-plans/](http://www.healthcare.gov/see-plans/) or by calling **1-800-965-7476**.
- 4. What do the plans cost?** The cost depends on your income. During Open Enrollment, you can explore health plans that offer a variety of options to meet your health needs within your budget. Working with an assister can help you determine which plan will be best for you.
- 5. I've heard premiums are going to be higher than last year. Is that true?** Even though insurance companies have raised premiums this year, most people will be protected from these increases, as long as they shop around. Even if you get a letter from your insurance company saying your plan will be much more expensive next year, don't panic! The price shown in the letter is usually not accurate. You can find estimates for how much plans will cost you by visiting [www.healthcare.gov/see-plans/](http://www.healthcare.gov/see-plans/) or calling **1-800-965-7476**. There are new companies and plans available this year and existing

plans may have changed, so it is important that you explore your options to make sure you get the best plan for you.

Please note that if you earn too much to qualify for federal financial assistance, you are apt to find your premium has increased. The amount of increase will vary widely by state and by plan. You can find out how much your premium is going up at [www.healthcare.gov](http://www.healthcare.gov).

**6. How do I prove my eligibility for the subsidy?** You'll need to provide detailed information on the application, including:

- Social Security number
- Birth dates and home addresses for all individuals who will be applying for coverage under the plan
- Name of employer and income information for every member of your household, even if they aren't all applying for coverage
- Estimated household income

**7. What are the different types of plans?** The marketplace plans fall into three categories:

**Bronze** – Lowest monthly premium, highest out-of-pocket cost, very high deductibles.

**Silver** – The most popular plan. Moderate premiums, moderate out-of-pocket costs, deductibles are lower than Bronze plan.

**Gold** – High monthly premiums, lower out-of-pocket costs, low deductibles.

There is also a catastrophic plan, which includes all the benefits required by the ACA, including free preventive care. These plans carry low monthly premiums and very high deductibles. But they are only available to individuals under the age of 30 and to those who get an exemption from the marketplace because, for example, they cannot afford coverage any other way. You can find out more about the various types of plans at [healthcare.gov/choose-a-plan/plans-categories](http://healthcare.gov/choose-a-plan/plans-categories).

**8. What if I'm already enrolled in a marketplace plan?** If you don't do anything by Dec. 15, 2018 you will be *automatically renewed* in your current plan. If your plan is no longer available, the marketplace will enroll you in the most similar plan.

**9. Does it pay to shop around for a plan?** Yes, because there have been many changes in the 2018 plans and some insurers have left the marketplace. In addition, please be aware that in 2019, your doctor may no longer be in the plan's network. Premiums also vary from year to year.

**REMEMBER, FREE  
HELP IS AVAILABLE.**

Marketplace Call Center:  
**1-800-318-2596**

Find a local assister:  
**1-855-806-7333**

[www.healthcare.gov](http://www.healthcare.gov)

You can also call Consumers for Affordable Health Care (CAHC) with your Open Enrollment questions. Call CAHC's Consumer Assistance Helpline at **1-800-965-7476** or go to [www.maine cahc.org](http://www.maine cahc.org) for more information.