

**17. How can I determine if I qualify for lower costs?**

You will be able to determine your eligibility for lower costs through the Marketplace. Starting in October, you will be able to access the Marketplace through this website at [CareSource.com/educate](http://CareSource.com/educate) or at [www.HealthCare.gov](http://www.HealthCare.gov).

Here is an example of who may be eligible for lower costs:

- An individual with income between \$11,490 and \$45,960 a year
- A family of four with income between \$23,550 and \$94,200 a year.

**18. What is the timeframe for buying insurance through the Marketplace?**

Starting this October you can enroll in a health care plan through the Ohio Health Insurance Marketplace. The plan takes effect January 1, 2014. Enrollment will close March 31, 2014. This means that you will have six months, from October - March, to buy health insurance from the Marketplace.

You must have health insurance in 2014 or pay a penalty.

**19. What information do I need to enroll in the Marketplace?**

To enroll, you will need the following information for each covered family member:

- Social Security number or document number for legal immigrants
- Employer and income information, for example, wage and tax statements from pay stubs or W-2 forms
- Any current health insurance policy number
- If eligible for any employer health insurance (i.e. through a spouse or parent) information about that employer's plan

**Where can I get more information?**

We will continue to update information about the Health Insurance Marketplace on the [caresource.com/educate](http://caresource.com/educate) website. If you would like to speak to a representative who can answer your questions, call 1-800-479-9502.

You can also find more information and videos at [www.HealthCare.gov](http://www.HealthCare.gov).

**Health Insurance Marketplace Frequently Asked Questions**

Good news! Health insurance is getting better! Starting in October 2013, a new Health Insurance Marketplace will help make health insurance coverage:

- Easier to afford!
- Easier to understand, compare, choose, then use!
- Easier to access –NO limits for pre-existing conditions and NO lifetime maximums!

**In 2014, everyone will have to have health insurance or pay a tax penalty.**

**1. What is the Health Insurance Marketplace?**

The Health Insurance Marketplace (sometimes referred to as the Health Insurance Exchange) is an online marketplace that allows you to purchase health insurance at a competitive rate and maybe even qualify for lower costs. The Marketplace offers a solution for people who are currently uninsured. It may even offer a better option for some who are paying for high cost health insurance now. It is designed to be a “one stop shop” option where you can compare policies sold by different companies.

**2. Why is this important to me or my family?**

In 2014, people will be required to have health insurance or pay a tax penalty. For those who are uninsured now,

or who are paying a high cost for current insurance, the Health Insurance Marketplace may offer a great option for affordable health insurance coverage.

**3. What is the benefit of using the Marketplace?**

The Marketplace was created to make the process of selecting health insurance coverage easier to understand and to provide affordable options. All health insurance plans in the Marketplace must cover Essential Health Benefits, making it easier to compare policies. Insurance companies on the Marketplace can't charge more or deny coverage because of pre-existing conditions or gender. Plans sold through the Marketplace cannot have annual or lifetime limits on health insurance coverage. The Marketplace also helps Ohioans who can't afford the full cost of insurance by providing cost-sharing reductions that will lower the amount you have to pay. Estimates show the majority of people currently uninsured will qualify for low cost health insurance through the Marketplace.

**4. Is CareSource part of the Marketplace?**

CareSource has applied to be a health insurance provider through the Health Insurance Marketplace. The Ohio Department of Insurance is reviewing all plans that have submitted applications and will recommend certain health plans to be included in the Ohio Marketplace. As of October 1, 2013, people can begin enrolling in these qualified plans.

## Health Insurance Marketplace Frequently Asked Questions

### 5. How do I access the Health Insurance Marketplace?

To access the Health Insurance Marketplace, go to [www.HealthCare.gov](http://www.HealthCare.gov). Currently, this website allows you to educate yourself on the new health care laws. In October, you can access this site to apply for coverage, compare plans, and enroll in a plan.

### 6. Don't have a computer handy? There other ways to purchase health insurance through the Marketplace?

You will be able to apply online, by phone, by mail, and in person. If you would like a CareSource representative to contact you when enrollment begins in October, call 1-800-479-9502 or visit [CareSource.com/educate](http://CareSource.com/educate).

### 7. Who is eligible for the Marketplace?

Three requirements must be met to be eligible to obtain health insurance through the Marketplace:

- You must live in the U.S.
- You must be a U.S. citizen or national (or lawfully present).
- You can't be currently incarcerated.

CareSource provides managed health care coverage to more than 950,000 satisfied members.

We are focused more on people than profits.

### 8. Can my family be covered through the Marketplace?

Yes, some health insurance plans will offer family coverage and others will offer individual coverage for each member of your family. This allows you to customize your health insurance coverage so that it fits the needs of you and your family.



### 9. Can I provide coverage for my adult children?

In Ohio, if your children are under age 28 and meet certain requirements, you can insure them under your family policy if the health insurance plan you choose covers dependents. This is true even if your children live on their own. Before reform, insurance companies could stop covering dependents at 19 or when they were no longer full-time students.

### 10. What health care benefits are covered?

In general, health benefits covered by most commercial plans. Benefits like ambulatory and ER services, hospitalization, pregnancy, newborn care and pediatrics, and prescription drugs. And a few more.

Some plans are expected to provide added benefits like dental and vision. Plans will range from very basic, to very inclusive, coverage.

### 11. Will pre-existing conditions be covered under plans offered through the Marketplace?

Yes. Health insurance companies can't refuse to cover you just because you have a chronic or preexisting condition. They also can't charge more for women than for men.

### 12. Are there lifetime limits on the amount that insurance plans will cover?

No. Insurance companies cannot impose annual or lifetime dollar limits on essential health benefits

### 13. Are preventive services such as vaccines for children or mammograms covered?

Yes. All health insurance plans offered through the Marketplace will cover preventive services at no cost to you.

### 14. Do I have to buy insurance through the Marketplace?

Starting January 1, 2014, federal law requires everyone to have health insurance or pay penalties. This is part of the Patient Protection and Affordable Care Act, otherwise known as health care reform.

So, while you do not have to buy insurance from the Health Insurance Marketplace, most people will have to obtain coverage by 2014. Using the Marketplace will allow you to compare available plans, ensure you receive Essential Health Benefits, and determine your eligibility for costsharing reductions.

### 15. How much will Marketplace insurance cost?

The cost of health insurance through the Marketplace depends on the plan you choose, your age and your tobacco use. Regardless of the plan you choose, all costs will be stated up front so you'll know how much you'll be paying and what you'll be getting before you make a choice.

Many people who do not have health insurance today will qualify for discounts or even free health insurance. You may be eligible for lower monthly payments based on your family income and size. All costs will be clearly stated for you. The Marketplace will show you the amount of any lower payments when you enroll starting in October, 2013.

### 16. I can get insurance through work. Can I buy insurance through the Marketplace?

Individuals who can get insurance through their employers can buy insurance through the Marketplace if their premiums are not affordable (more than 9.5 percent of their total household income) or if the plan is inadequate (where plan pays less than 60 percent of the cost of your covered benefits).