

Pennsylvania's Insurance Exchange "Marketplace"

The Health Insurance Marketplace, a key part of the Affordable Care Act, took effect in 2014. It's a new way for individuals, families, and employees of small businesses to get health coverage.

Important things to know about the Insurance Marketplace:

1. The Marketplace is a new way to shop for health insurance coverage. A single, online source will help consumers get information about their health coverage options. Pennsylvania's Marketplace is run by the federal government. Therefore, Pennsylvania does not provide its own enrollment website. Consumers should use www.healthcare.gov or www.CuidadoDeSalud.gov.

Health Insurance Marketplace Call Center: 1-800-318-2596

TTY users: 1-855-889-4325

Español: 1-800-318-2596

2. Consumers can make side-by-side comparisons of private insurance plans' benefits and price. They can also find out if they are eligible for financial assistance to offset the cost of the coverage. Consumers can also enroll for coverage online.
3. **Open enrollment** begins on November 15, 2014 and ends on February 15, 2015. Coverage can begin as soon as January 1, 2015. During 2015, the penalty for not having health insurance is \$325 for an individual and up to \$975 for a family.
4. Health plans offered in a Marketplace generally will offer comprehensive coverage, including this set of essential health benefits:
 - Ambulatory patient services
 - Emergency Services
 - Hospitalization
 - Maternity and newborn care
 - Mental health and substance disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services, including oral and vision care
5. Nobody can be turned away or charged more because of a pre-existing condition.
6. Individuals will be able to choose a Marketplace plan by **health plan category** (bronze, silver, gold or platinum). The differences among the categories will be based on the average percentage of the costs the plan will cover.
7. Using a **single application** on www.healthcare.gov, (www.CuidadoDeSalud.gov) consumers can find out if they and/or their family members are eligible for Medicaid, the Children's Health Insurance Program (CHIP) or for financial help paying for a private health insurance plan offered in the Marketplace.
8. Main Line Health has Certified Application Counselors who can also assist with questions. Contact Financial Counseling Department at (484)596-1783.

Medicare Beneficiaries

If I have Medicare, do I need to do anything?

No. Medicare isn't part of the Marketplace. If you have Medicare, you're covered and don't need to do anything about the Marketplace.

The Marketplace won't affect your Medicare choices or benefits. No matter how you get Medicare, whether through Original Medicare or a Medicare Advantage Plan (like an HMO or PPO), you won't have to make any changes.

<http://www.medicare.gov/Pubs/pdf/11694.pdf>