

Health Insurance Marketplace:

A better way to buy better coverage

Do you need help making health care and health insurance more affordable for your family?

Starting this fall, the Health Insurance Marketplace, a key part of the federal health care law, will help you find health insurance that fits your budget and meets your needs, with less hassle. With one application, you can see all your options and enroll in coverage.

Every private health insurance plan in the new Marketplace will offer essential health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more. And plans in the Marketplace must treat you fairly – they can't deny you because of a pre-existing condition.

In the Marketplace, information about prices and benefits is written in simple language. Compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.

When you use the Health Insurance Marketplace, you may be able to get lower costs on your monthly premiums and out-of-pocket costs. When you fill out your Health Insurance Marketplace application, you'll find out how much you can save. Most people who apply will qualify for some kind of savings.



Explore the Marketplace

Visit Healthcare.gov or CuidadoDeSalud.gov now to get answers to your questions and sign up for e-mail or text updates about the Marketplace.

You can also call the Health Insurance Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325.

When open enrollment begins, you can go to the Marketplace and apply for health coverage, compare all your options, and enroll in a plan in one application.

.....

For More Information

Consumer Websites: Healthcare.gov or CuidadoDeSalud.gov

24/7 Call Center: 1-800-318-2596



www.Facebook.com/HealthCare.gov



[@HealthCareGov](https://twitter.com/HealthCareGov)

How do I apply for coverage in a health plan through the Marketplace?

You can enroll in health coverage in just four easy steps using www.HealthCare.gov:

- 1. Set up an account.** You'll provide some basic information to get started, like your name, address, and e-mail address.
- 2. Fill out the online application.** You'll provide basic information about you and your family, like household income, household size, current health coverage information, and more. This will help the Marketplace find options that meet your needs.
- 3. Compare your options.** You'll be able to see all the options you qualify for. The Marketplace will tell you whether you qualify for lower costs on your monthly premiums and out-of-pocket costs on deductibles, copayments, and coinsurance. You'll see details on costs and benefits before you choose a plan.
- 4. Enroll.** After you choose a plan, you can enroll online and decide how you pay for your premiums to your insurance company.

Frequently Asked Questions

Q: What if I can't afford insurance?

A: When you fill out a Marketplace health insurance application, you'll find out if you can get lower costs on monthly premiums or out-of-pocket costs. Most applicants will qualify for lower costs of some kind.

Q: What if I have a pre-existing condition?

A: Starting in 2014, insurance companies can't turn you down or charge you more because of your condition. You can apply for Marketplace insurance when open enrollment starts on Oct. 1 and the coverage will begin as soon as Jan. 1, 2014.

Q: Can I keep my own doctor?

A: Yes, as long as you choose a plan in the Marketplace that includes your doctor in the plan's network. When comparing plans in the Marketplace, you will see a link to a list of providers in each plan's network. Check to make sure your doctor is included in the network before choosing a plan.

Q: What if I don't have access to a computer and cannot visit HealthCare.gov?

A: There are people in your local communities who can give you personal help with your choices (see information below). You can also call a toll-free number, 1-800-318-2596, and talk to a trained customer service representative about the Marketplace.

Q: What is the difference between the Marketplace and the traditional insurance market?

A: The Marketplace will improve today's broken insurance markets for consumers and small businesses. It will achieve this by providing: More choices – you will have a choice of health plans to fit your needs. More competition – the Marketplace will make it easier for you to compare plans on the basis of price, quality and benefits. This gives insurance companies incentives to offer better products at lower prices than their competitors. More clout – the Marketplace will give 25 million individuals and small businesses the same purchasing power as big businesses by bringing people and businesses together, lowering costs by spreading the cost of insurance across a larger group of people and allowing insurance companies to reduce prices.

“...insurance companies can't turn you down or charge you more because of your condition.”

Q: I already have health insurance through my employer. What does the Marketplace mean for me?

A: If you already have health insurance through your employer, nothing will change for you. However, if you're uninsured, purchase insurance on your own, or if your employer-sponsored coverage is unaffordable, the Marketplace will make it easier for you to shop for plans and see if you are eligible for savings that lower your monthly premiums.

Find Assistance in Your Community

There are trained professionals in your community, called Navigators, who will be available to assist individuals, families, and small businesses purchasing health insurance coverage through the Health Insurance Marketplace. Navigators will be housed within nine Community Action Agencies across the state. To find the Navigators in your community, go to: www.canhelp.org/map. Click on your county, and you will find your local Community Action Agency. Contact your local Community Action Agency to request assistance from a Navigator. If you do not have access to a computer, you can call 402-471-3714, and they can refer you to your local Community Action Agency.

The Ponca Tribe of Nebraska also has Navigators to assist American Indians residing within the fifteen counties that constitute the Ponca Service Delivery Area. In Nebraska, those counties are: Sarpy, Burt, Platte, Stanton, Holt, Hall, Wayne, Knox, Boyd, Madison, Douglas, and Lancaster Counties. To contact Navigators within the Ponca Tribe of Nebraska, call Jan Henderson at 402-738-3158.

Consumer Websites: Healthcare.gov or CuidadoDeSalud.gov

24/7 Call Center: 1-800-318-2596



www.Facebook.com/HealthCare.gov



[@HealthCareGov](https://twitter.com/HealthCareGov)