

# Things you can do to get ready now

## Explore your current options.

You may be able to get coverage now through existing programs. Visit [HealthCare.gov](http://HealthCare.gov) to learn more about health insurance for adults up to age 26 and programs for adults and children in families with limited incomes, including Medicaid and the Children's Health Insurance Program (CHIP).

## Learn about different types of health coverage.

Through the marketplace, you'll be able to choose a health plan that gives you the right balance of costs and coverage. You can be better prepared if you understand the types of coverage you'll choose from. See the Kansas Insurance Department's book *Health Insurance in Kansas* for information on the different types of health insurance plans available.

## Make a list of questions you have before it is time to choose your health plan.

For example, "Can I stay with my current doctor?" or "Will this plan cover my health costs when I'm traveling?"

## Make sure you understand how insurance works, including things like premiums, deductibles, out-of-pocket maximums, copayments and coinsurance.

You'll want to consider these details while you are exploring your options. Visit [insureKS.org](http://insureKS.org) or [HealthCare.gov](http://HealthCare.gov) to learn more about how insurance works, or pick up the Kansas Insurance Department's *Health Insurance in Kansas* or *ABCs of Insurance* books for more information.

## Gather basic information about your household income.

Many people will qualify to save money when buying insurance through the marketplace. To find out how much you're eligible for, you'll need income information like the kind you get on your tax return, W-2, or pay stubs.

## Set your budget.

There will be different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you want to spend on premiums each month.

## Ask your employer if it plans to offer health insurance in 2014.

If not, you may need to get insurance through the marketplace or from other sources in 2014.

For more information on the new Health Insurance Marketplace, visit [insureKS.org](http://insureKS.org) or contact the Kansas Insurance Department:  
800-432-2484  
[commissioner@ksinsurance.org](mailto:commissioner@ksinsurance.org)

**insureKS.org**  
*get the facts. get informed. get insured.*



kansas insurance department • 420 sw 9th st.  
topeka, ks 66612 • 800-432-2484

revised 08/22/2013

# Understanding *the* Health Insurance Marketplace



## More health insurance choices

When key parts of the health care law take effect in 2014, there will be a new way to buy health insurance: the Health Insurance Marketplace. The marketplace is designed to help you find health insurance that fits your budget, with less hassle.

Every health insurance plan in the new marketplace will offer essential health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more. You can compare plans based on price, benefits, quality, and other features important to you before you make a choice.

## Insurance plans run by private companies

Insurance plans in the marketplace are offered by private companies, and they cover the same core set of essential health benefits. No matter where you live, you'll be able to compare your health insurance options in the marketplace and find a health plan that meets your needs and fits your budget.

There will also be new protections for you and your family. Health insurance companies can't deny you coverage or charge you more just because you have a pre-existing condition, and they can't charge men and women different premiums.

## Explore the marketplace

Visit [insureKS.org](http://insureKS.org) or [HealthCare.gov](http://HealthCare.gov) now to get answers to your questions and sign up for email or text updates about the marketplace. You can also call the health insurance marketplace's toll free hotline at 800-318-2596. TTY users should call 1-855-889-4325.

When open enrollment begins October 1, you can go to the marketplace and apply for health coverage. You can also compare all your options and enroll in a plan at the same time. You can access the marketplace by visiting [insureKS.org](http://insureKS.org).

**Open enrollment starts October 1, 2013, and ends March 31, 2014. Coverage starts as soon as January 1, 2014.**

3 things to know about the

# Health Insurance Marketplace

**1. It's an easier way to shop for your health insurance.** The marketplace simplifies your search for health coverage by gathering the options available in your area in one place. With one application, you can compare plans and explore any free or low-cost programs you may qualify for.

**2. Many people may get a break on costs.** 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. Many people who apply will qualify for some kind of savings.

**3. The marketplace gives you control over your options with clear, apples-to-apples comparisons.** In the marketplace, information about prices and benefits is written in simple language. You get a clear picture of what premiums you would pay and what benefits and protections you would get before you enroll. Compare plans based on what is important to you, and choose the combination of price and coverage that fits your needs and budget.

