

HEALTH INSURANCE SMARTS

WAYS TO GET INSURANCE



Health insurance is important. It gives you access to preventive screenings and regular checkups. It protects you from health-care costs related to injury or illness.

Depending on your situation, you may have more than one option when it comes to purchasing health insurance. Here are the most common options.

HEALTH INSURANCE INSIDE THE MARKETPLACE

Consumers can enroll in health coverage through the Health Insurance Marketplace at healthcare.gov. Compare the plans offered in your area for services, providers, and price. You may be able to get financial help to pay for premiums and out-of-pocket costs.

HEALTH INSURANCE OUTSIDE THE MARKETPLACE

Consumers can obtain health coverage through a health insurance company that sells insurance plans outside the marketplace. These are called private plans and are sold by licensed agents or brokers.

JOB-BASED INSURANCE

Consumers who are currently employed may be able to purchase coverage through their employers, also called employer-sponsored or job-based insurance. If this insurance costs more than 9.02 percent of your household income for a single policy, you may shop inside the marketplace, and you may be eligible for financial help to pay for premiums and out-of-pocket costs.

INSURANCE UNDER A PARENT'S POLICY

Young adults up to age 26 can enroll in

health coverage under their parents' health insurance plans if those plans cover dependents. Two additional options for young adults are student health insurance or purchasing a catastrophic plan. These types of plans have specific eligibility requirements.

MEDICARE

People who are 65 or older, certain younger people with disabilities, and people with end-stage renal disease or ALS will continue to get their health insurance through this federal health insurance program.

KANCARE (ALSO KNOWN AS MEDICAID/CHIP)

Low-income children, adults over 65, and people with disabilities who are lawfully present immigrants or U.S. citizens are eligible for this joint federal and state health insurance program. Depending on household income, pregnant women may also be eligible to enroll in this program. Learn more at kancare.ks.gov.

TRICARE

This is a Department of Defense healthcare program for eligible members and retirees of the seven uniformed services and their families.

VETERANS AFFAIRS (VA) HEALTH BENEFITS

This type of health coverage is available for eligible veterans who served in the U.S. military.

INDIAN HEALTH SERVICE

This is the federal health-care system for federally recognized American Indian and Alaska Natives.

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IMPORTANT TERMS

Premiums: the amount that must be paid for your health insurance or plan; usually paid monthly.

Deductible: the amount you owe for health-care services your insurance or plan covers before your health insurance or plan begins to pay.

Co-insurance: your share of the costs of a covered health-care service, calculated as a percent of the allowed amount for the service. For example, 20 percent of a \$100 office visit would result in a \$20 co-insurance payment.

Co-payment: a fixed amount (for example, \$15) you pay for a covered health-care service, usually when you receive the service. The amount can vary by the type of covered health-care service.

Out-of-pocket limit: the most you pay during a policy period (usually a year) before your health insurance or plan begins to pay 100 percent of the allowed amount.

Open Enrollment: annual period during which you and your family can sign up for health coverage inside the marketplace, through an employer, or outside the marketplace.

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Qualifying Life Event: a change in your life that can make you eligible for a special enrollment period to enroll in health insurance coverage; for example moving to a new state, certain changes in income, adding or losing a family member, gaining citizenship, and losing other health coverage.

WHEN TO ENROLL

Marketplace Open Enrollment: Typically early November through mid-December.

Job-based Open Enrollment: dates determined by employer and vary.

Special Enrollment: within 60 days of a qualifying event for marketplace coverage and within 30 days for job-based plans; learn more at <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#part=2>.

Applications for KanCare can be made at any time.

Health Insurance Smarts was created in 2013 by a team of K-State Research and Extension professionals. The team members were: Elizabeth Kiss, assistant professor and extension specialist; Erin Petersilie, Walnut Creek District family and consumer sciences agent; Roberta Riportella, Kansas Health Foundation Professor of Community Health; Debra Wood, Central Kansas District family resource management agent; Katie Allen, communications specialist; Janie Dunstan, graphic designer; and Linda Gilmore, editor.

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