

THE MISSOURI HEALTH INSURANCE MARKETPLACE

What Individuals and Families Need to Know



Published August 2013

What is the Missouri Health Insurance Marketplace?

The Missouri Health Insurance Marketplace is a website where you can compare and buy an insurance plan to fit your budget and health care needs. You can use the Marketplace if you are an individual or family who doesn't have access to affordable coverage through work. **The Marketplace opens on October 1, 2013, with health insurance coverage starting January 1, 2014.**

How does the Marketplace work?

It's a lot like travel websites where you can compare prices and buy hotel or plane tickets. In the Missouri Health Insurance Marketplace you can compare prices and buy quality, affordable health insurance. Private insurance companies offer the health plans sold in the Marketplace.

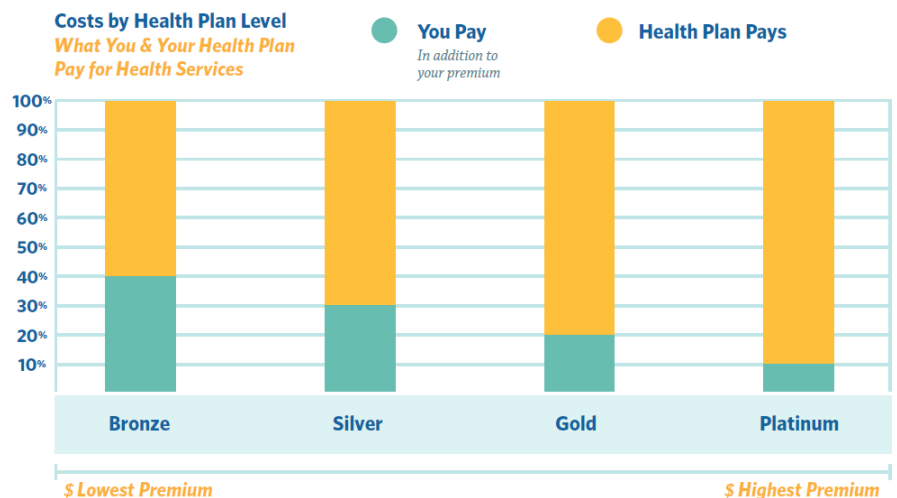
On The Missouri Health Insurance Marketplace website you can:

- Compare health insurance plans.
- Get the cost of health insurance plans before you buy.
- Find out if you can get financial help – most people will qualify for some financial assistance.
- See if you qualify for Medicaid, a public health insurance program.
- Buy a health insurance plan that best meets your needs.

Choosing a plan in the Marketplace

When you go to the Missouri Health Insurance Marketplace, you'll have the choice of four types of plans. All health plans will cover the same essential health benefits.

Each health plan may have different costs, even if they're the same type of plan. In general, the more you're willing or able to pay for each health care service you use, the lower your premium will be.



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What kind of financial help can I get?

If you use the Missouri Health Insurance Marketplace, you may be able to save money on health insurance.

Premium tax credits will lower how much you pay for your health plan. Cost-sharing reductions will lower how much you spend out of your own pocket for covered health services. This financial help uses a sliding scale, so families making less money pay a smaller amount for health insurance and health care.

You'll see if you can get financial help and how much you can save when you fill out your Marketplace application. **The Missouri Health Insurance Marketplace opens October 1, 2013. Insurance coverage and financial help start on January 1, 2014.**

If you don't make enough to get financial help, you may qualify for Medicaid. You can use the Missouri Health Insurance Marketplace to find out.

How do I get covered?

You can buy insurance through the Missouri Health Insurance Marketplace October 1, 2013 through March 31, 2014. The process will be simplified – you only need to fill out one application to get coverage and financial help. **You can apply online, by phone, or in person.**

Help using the Marketplace

If you have questions, need help selecting a health plan, or completing your application, there are several types of help available. You can:

- **Call the toll-free call center**, open 24 hours a day, 7 days a week. Call **1-800-318-2596** (TTY 1-855-889-4325).
- **Talk to someone online**. You can have a live online chat at **www.healthcare.gov**. Spanish-speaking individuals can use **www.cuidadodesalud.gov**.
- **Talk to someone in person**. Navigators and Certified Application Counselors are trained people who can answer questions and help you fill out your application in person. They're required to provide fair and accurate information. Find help near you at **www.covermissouri.org**.
- **Talk to an agent or broker**. Insurance agents and brokers can also help you find, choose, and buy coverage. They must be appropriately registered to conduct business in Missouri. It is important to note that agents and brokers can receive money from a health insurance company for enrolling people into their plans.