

What To Know When Shopping For A Health Plan



ACCESS. **COVERAGE.** ACTION



ACCESS.

Q. What is health insurance?

A. Insurance that covers the cost of medical and surgical expenses. Depending on the type of health insurance coverage, either you pay costs out-of-pocket and then are reimbursed, or the insurer makes payments directly to the provider.

Terms you should know

Co-insurance

The percentage you must pay for care after you've met your deductible

Co-pay

Amount paid for regular, routine visits, prescription drug coverage and ER visits

Premium

Amount health insurance companies charge each month for coverage
Must pay every month, whether or not services are used

Out-of-pocket maximum

Most you will have to pay in deductibles, co-pays and co-insurance for covered care in network for the year

ROAD MAP
TO ACCESS
INSURANCE

Employer

Medicaid

Health
Insurance
Marketplace



COVERAGE.

When choosing a healthplan, take into account premiums, deductibles, co-pays, co-insurance, and out-of-pocket expenses.

If you plan to **use a lot** of health care services:

Platinum Plan

This plan will generally have higher monthly premiums but pay more of your costs when you need care.

If you want to **save on monthly premium** while keeping your **out-of-pocket expenses low**:

Gold Plan

This plan will cost you less per month than the platinum plan, but pays less of your costs when you need care.

If you need to **balance your monthly premium** with your out-of-pocket expenses:

Silver Plan

This plan may offer the best value. You may qualify for lower out-of-pocket costs based on your household size and income.

If you **don't plan to need a lot** of health care services:

Bronze Plan

This plan is designed to protect you from worst-case scenarios, like serious accidents or diseases.

Every available plan includes these **10 essential benefits.**



1. Ambulatory Services



2. Emergency Services



3. Hospitalization



4. Lab Services



5. Maternity and Newborn Care



6. Mental Health Substance Abuse



7. Prescriptions



8. Rehabilitation Services and Devices



9. Wellness Services and Chronic Disease Care



10. Pediatric Services

Do **you** qualify for **lower costs?**



Single

EARN LESS THAN \$47,080/yr



Couples

EARN LESS THAN \$63,720/yr



Family of Four

EARN LESS THAN \$97,200/yr



ACTION

- 4 See your doctor regularly
- 4 Take your prescribed medication
- 4 Keep up with family medical records
- 4 Eat right
- 4 Manage stress
- 4 Exercise

Now that you have coverage...



What checkups to have based on your age

20s - 40s

- ☒ Pap Smear (every 3-5 years)
- ☒ Annual Physical
- ☒ Blood Pressure Screening
- ☒ Cholesterol Screening
- ☒ Contraception Consultation
- ☒ Diabetes Screening
- ☒ Fibroid Check
- ☒ HPV Test
- ☒ STI Testing

40s - 50s

- ☒ Pap Smear (every 3-5 years)
- ☒ Annual Physical
- ☒ Blood Pressure Screening
- ☒ Cholesterol Screening
- ☒ Colonoscopy Screening
- ☒ Colorectal Cancer
- ☒ Contraception
- ☒ Diabetes Screening
- ☒ Fibroid Check
- ☒ First Mammogram (unless family history of breast cancer)
- ☒ HPV Test
- ☒ STI Testing

50s - 60+

- ☒ Pap Smear (every 3-5 years 50-65)
- ☒ Annual Physical
- ☒ Bone Density Scan (after menopause)
- ☒ Blood Pressure Screening
- ☒ Cholesterol Screening
- ☒ Colonoscopy Screening
- ☒ Diabetes Screening
- ☒ Fibroid Check
- ☒ Mammogram
- ☒ Thyroid Screening

OPEN ENROLLMENT November 1, 2019 - December 15, 2019

Go To **www.healthcare.gov** to **#EnrollHer19!**

<https://www.healthcare.gov/>



BLACK WOMEN'S
HEALTH IMPERATIVE

bwhi.org