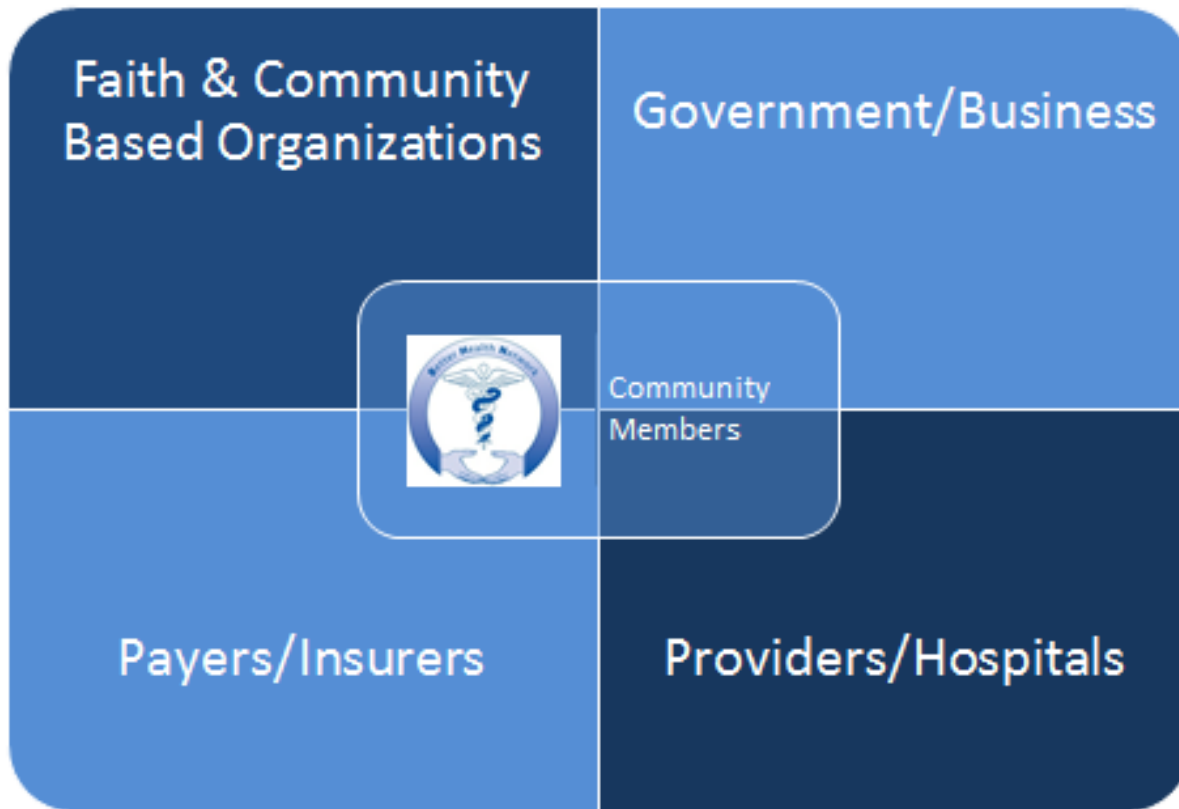




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2017-2018 Health Insurance Enrollment Options

What?	Who?	When?	How?	Options?
Medicare	65 & over Some persons w/ disabilities	Oct 15 th to Dec 7 th open enrollment for all; Year round enrollment for special needs groups w/ lower incomes or chronic diseases	www.medicare.gov APPRISE Helpline is 1-800-783-7067	Original Medicare Original w/ a Supplemental Medicare Medicare Advantage
Health Insurance Marketplace aka “Obamacare” “Marketplace” “Exchange”	18 to 64 y.o; Middle low to higher income; Small biz owners/employees; Workers w/o health insurance	November 1st – December 15th Year round special enrollment for individuals with life changing circumstances	www.healthcare.gov Call 1-800-318-2596	Bronze Silver Gold Platinum
Medicaid/ CHIP	No to very low income adults and children	Any time	www.compass.state.pa.us County Assistance Offices Medicaid enrollment	Health Choices

Adults (18-64) – Annual Income



Household
Size

Obamacare 2017-18 Marketplace

	Below 138%	138%	250%	400%	Above 400%
1	< \$16,642	\$16,642	\$30,150	\$48,240	> \$48,240
2	< \$22,411	\$40,600	\$40,600	\$64,960	> \$64,960
3	< \$28,179	\$28,179	\$51,050	\$81,680	> \$81,680
4	< \$33,948	\$33,948	\$61,500	\$98,400	> \$98,400



Who qualifies for “Obamacare” special enrollment periods?

- Loss of health coverage (in the past 60 days)
- Losing eligibility for Medicaid, CHIP or Medicare
- Losing coverage through a family member
- Got married
- Had a baby
- Divorce or legally separated
- Some household moves
- Check www.healthcare.gov for other scenarios

Original Medicare



- Paid for and run by the federal government
- Includes Part A (hospital) and Part B (medical) coverage, if you enroll in both
- More choices = ANY Medicare doctor or ANY Medicare hospital
- No referrals and no prior authorizations
- Individuals pay all Copays/deductibles (can be very costly!)
- Buying Medigap supplemental coverage may reduce out of pocket expenses
- You can buy a separate Prescription Drug Plan

Medicare Advantage



- Plans sold by private insurance companies that provide Medicare benefits
- Must cover ALL Part A (hospital) and Part B (medical) coverage, sometimes include vision and dental
- Most plans are HMOs , PPOs and PFFS
- Must pick a PCPs
- Individuals pay all Copays/deductibles (for healthy individuals can be cheaper than original Medicare!)
- Limits on out of pocket expenses
- No Medigap supplements