

# Financial Benefit Services

We realize that all of the changes happening now can be confusing, below you will find some commonly asked questions and answers that may help you navigate the Marketplace.

**Healthcare.gov** is the official site of the Health Insurance Marketplace.

## **What is the Health Insurance Marketplace?**

The Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll.

## **Why should I have health insurance?**

No one plans to get sick or hurt, but most people need medical care at some point. Health insurance covers these costs and protects you from very high expenses.

## **What if someone doesn't have health coverage in 2014?**

If someone who can afford health insurance doesn't have coverage in 2014, they may have to pay a fee. They also have to pay for all of their health care.

## **Am I eligible for coverage in the Marketplace?**

Most people will be eligible for health coverage through the Health Insurance Marketplace. To be eligible for health coverage through the Marketplace, you: must live in the United States, must be a U.S. citizen or national (or be lawfully present), and can't be currently incarcerated.

### **Will I qualify for lower costs on monthly premiums?**

When you get health insurance coverage in the Marketplace, you may be able to get lower costs on monthly premiums. This depends on your income and family size.

### **How do I choose Marketplace insurance?**

There are 4 categories of Marketplace insurance plans: Bronze, Silver, Gold, and Platinum. The categories are based on how you and the plan can expect to share the costs of care.

### **When will prices be available for Marketplace insurance plans?**

Prices of Marketplace plans have not been set yet. Prices will be available October 1, 2013, when open enrollment starts and you can begin shopping.

### **What if I have a pre-existing health condition?**

Starting in 2014, health insurance plans can't refuse to cover you or charge you more just because you have a pre-existing health condition.

### **What key dates do I need to know?**

There are 3 key dates you'll want to mark on your calendar:

**October 1, 2013:** Marketplace open enrollment starts

**January 1, 2014:** Health coverage can start

**March 31, 2014:** Open enrollment ends

### **What is the Marketplace in my state?**

Please visit: <https://www.healthcare.gov/what-is-the-marketplace-in-my-state/>