

7 Steps: Getting Ready to Buy Health Insurance

The new health care law, called the **Affordable Care Act**, expands health insurance with more benefits for more people. A key goal is to give Americans who have been uninsured a new way to shop for coverage.

Step 1

Through the Health Insurance Marketplace, learn about different types of health insurance. On the Marketplace website, you'll be able to shop for and buy a health plan that gives you a balance between costs and coverage.

Step 2

Make a list of questions before you choose your health plan. For example, "Can I stay with my current doctor?" or "Will this plan cover my prescriptions?"

Step 3

Learn the basics of how insurance works. For example, learn what a deductible is, an out-of-pocket maximum, a copayment. You'll want to know what you are expected to pay and when. Think about these details while you're shopping for a health plan. Visit our website at medicalsolutionscorp.com/health-reform-resource to learn more about how insurance works so you can make the most of your new coverage.

Step 4

Gather basic information about your household income. It is needed to determine if you qualify for financial assistance to help you pay for health coverage.

When you are on the Marketplace website, you'll be asked a few questions about your family and your income. The website's calculator will help you find out how much you may get toward the cost of coverage.

You may also get cost assistance information by contacting the Marketplace by phone or visiting an enrollment fair

Step 5

Decide what coverage you need and set your budget. There will be different types of health plans to meet a variety of needs and budgets. Decide what you want and what you can afford before you choose. This will help narrow your choices and help make it easier to select the best plan for you.

Step 6

If you have health insurance through your employer, ask your employee benefits representative if changes will be made regarding your health plan. Find out from your employer whether they plan to offer health insurance in the future, especially if you work for a small business.

Step 7

Explore your current choices. If you need coverage now, contact the insurer of your choosing to get information on insurance plans you may purchase now. You may also want to check on a government program, such as Medicaid, Medicare or the state high risk pool.



