HEALTH INSURANCE

Why It's Important & What You Need to Know

VERMONT HEALTH CONNECT

Find the plan that's right for you.

Worry Less:

Protect Your Health and Your Wallet

No one plans to get sick or hurt, but most people need to see a doctor or get a prescription filled at some point. Health insurance not only *protects* your physical health, but also provides important financial protection to help you pay for care.

If you are injured or get sick, medical care can save or improve your life. But going to the doctor, treating illnesses and injuries, and paying for prescriptions can be very expensive.

If you do not have health insurance:

Fixing a broken arm can cost up to
$7,500

The average cost of a 3-day hospital stay is around
$30,000

The average cost of being in the hospital for heart failure is
$23,000+

healthcare.gov, 2014
AJMC.com, 2010

Unexpected health care costs can add up if you don't protect yourself. In fact, not having health coverage could mean that you end up with bills that could cause you to go into debt or even bankruptcy. Having health insurance gives you peace of mind because you know you are prepared for an unexpected health issue or accident.

THE #1 CAUSE OF BANKRUPTCY IS MEDICAL EXPENSES.

Be Healthy, Stay Well

with Free Preventive Health Services

It's important to visit your doctor on a regular basis—even if you don't feel sick.

Health insurance coverage can help you stay healthy by covering preventive health services like flu shots, routine check-ups, and blood-pressure screenings. And with insurance through Vermont Health Connect, *many of these services are free!* Having health insurance can also help you avoid health issues before they become major problems.

ESSENTIAL HEALTH BENEFITS

All insurance plans offer the same *essential health benefits*, so you know the essentials are covered. The difference between the plans is in how you pay for them. Some of these benefits include:

NON-HOSPITAL CARE

- ✓ Outpatient care—the kind you get without being admitted to the hospital
- ✓ Care before and after your baby is born
- ✓ Pediatric services, including dental care and vision care for kids

HOSPITAL AND EMERGENCY ROOM CARE

- ✓ Trips to the emergency room
- ✓ Treatment in the hospital for inpatient care

MEDICATION AND TESTS

- ✓ Prescription drugs
- ✓ Lab tests

SUPPORT SERVICES AND TREATMENT

- ✓ Mental health and substance-use disorder services, including:
  - behavioral health treatment
  - counseling
  - psychotherapy
- ✓ Care for managing chronic conditions such as diabetes, allergies, or heart disease
- ✓ Helping you recover if you're injured, or have a disability or chronic condition. This includes:
  - physical and occupational therapy
  - speech-language pathology
  - psychiatric rehabilitation and more

FREE PREVENTIVE SERVICES

- ✓ Preventive services to keep you healthy, including:
  - counseling
  - screening
  - vaccines
- ✓ There are many free preventive services available based on your gender and age.*

*TO LEARN MORE ABOUT PREVENTIVE CARE BENEFITS, VISIT WWW.HEALTHCARE.GOV/PREVENTIVE-CARE-BENEFITS

How Health Insurance Works

Getting health coverage is just the first step to staying healthy. Understanding how health insurance works—and what services are covered—can help you *get the most* from your plan.

Some Vermonters qualify for public health insurance programs that are free. Other plans—both public and private—require you to pay a monthly "premium" to help cover the cost of your insurance.

Most people with private health insurance have to pay a "deductible." A deductible is the amount you pay for medical services before your insurance begins to pay for your care. In addition, a "co-pay" (a set dollar amount) or "co-insurance" (a set percentage of the cost of the visit) is often due each time you visit a health care provider.

Co-insurance (%)

You pay
30%
of your total bill

Insurer pays the remaining
70%

Say you need to have a procedure that costs $1,000, and your co-insurance is 30%. You'll pay for $300 of that bill, and your insurance company will pay the remaining $700.

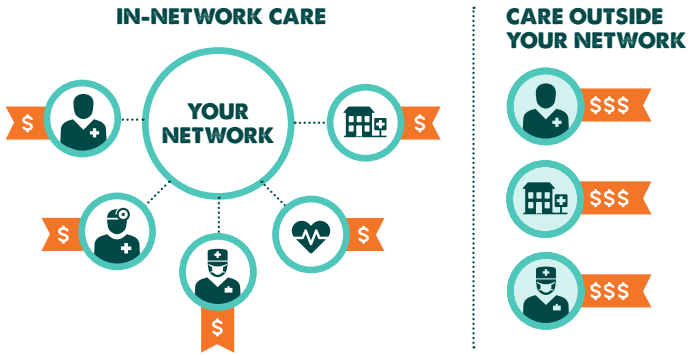
Co-pay ($)

You pay a
$45 CO-PAY
at the time of your visit

Insurer pays for the cost of care

Say you visit a specialist and you have a $45 co-pay. You only have to pay $45, no matter what the whole cost of the visit is.

Most health insurance plans provide you with a "network" of doctors and other health care providers. If you see a doctor in your network, the insurance company will pay for their share of the cost. If you see a doctor outside of your network, and it isn't an emergency, you usually have to pay most (or all) of the cost yourself. For Vermonters with Medicaid, most services, other than emergency services, are only covered in Vermont. Other plans may cover medical services when you travel.



CLICK 'HEALTH PLANS' AT WWW.VERMONTHEALTHCONNECT.GOV FOR LINKS TO YOUR INSURANCE CARRIER'S PROVIDER NETWORKS.

VERMONT'S HEALTH INSURANCE MARKETPLACE

Vermont Health Connect is for you if you fit into one of the categories below:

- You do not get health insurance through your job
- You are a college or university student
- You are a sole proprietor and purchase health insurance on your own

For those who qualify, the Vermont Health Connect marketplace is the only place to enroll in Dr. Dynasaur and Medicaid (based on income). The marketplace is also the *only place* to get financial help to lower the cost of private health insurance plans.

Vermont Health Connect is probably *not* for you if you're eligible for Medicare or military benefits (such as TRICARE), you have disability health benefits, or if you're offered another type of insurance that meets minimum essential coverage standards. For more information, please visit www.healthcare.gov/glossary/minimum-essential-coverage.

NOT SURE IF YOU CAN GET COVERED THROUGH VERMONT HEALTH CONNECT?

Give us a call or meet with an in-person Assister near you: 1-855-899-9600 (toll-free).

MOST AMERICANS WHO DO NOT HAVE HEALTH INSURANCE WILL HAVE TO PAY A SHARED RESPONSIBILITY FEE WHEN THEY FILE THEIR FEDERAL TAXES.

Having Insurance Saves You Money

When you add up all of the benefits (like free screenings, immunizations, and other preventive services), health insurance coverage is a *smart investment*.

And now there's help to make it more affordable. In fact, most Vermonters qualify for financial help to lower the cost of their health plan. Thousands of people will have absolutely no upfront costs. Affordable coverage means you have access to a wide range of free, preventive services that can keep you healthy. Plus, you have peace of mind knowing you have the coverage you need in case of an illness or accident.

With most plans, you will pay for care as it happens until you've met your deductible. That's when your insurance starts covering most of your costs. Once your insurance company begins paying for your care, you'll still pay a smaller portion through a co-insurance or co-pay fee. Meet with a local Assister, call our toll-free hotline, or use the Subsidy Estimator on our website to find out how much financial help you qualify for.

Find out how much financial help is available to you.

Visit www.VermontHealthConnect.gov and click on the **Subsidy Estimator**.

Questions, comments, or not quite sure what to do next? Contact us and we'll help. Absolutely free.

Call: 1-855-899-9600 (Toll-Free)
Click: www.VermontHealthConnect.gov

Help Is Here!

Call our toll-free hotline, visit our website, or meet with a certified Vermont Health Connect Assister in your area. We are here to help you understand your options and find the plan that's right for you.

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