# Which monthly premium option to you prefer?

1	
	)

Do you prefer to pay more in premiums each month, so you pay less out-of-pocket when you need medical care?



Do you want to pay less in premiums each month and be responsible for paying more when you see the doctor?

## How many people need health insurance coverage in your family?

(you, your spouse, kids)

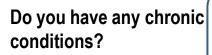
number of family members

per month

Do you prefer to pick your own doctor or are you okay with having a limited selection of doctors you can see?

How often do you visit the doctor?

What prescription drugs do you take?



pick my own doctor limited selection of doctors	pick my own doctor	_ limited selection of doctors	
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\_\_\_\_\_ per year

# Ready to enroll?

Be prepared with these Basic documents

Proof of residency or

for you and your family

Proof of income (W2 or pay stub)

Social Security numbers for you

drivers license

and your family







Jeff Hess Licensed Insurance Agent (888) 539-1633 jhess@empowerbrokerage.com

Mark your calendar! Open enrollment for Health Insurance marketplace November 1, 2016 – January 31, 2017

Coverage begins as soon as January 1, 2017

(888) 539-1633

## **Empower Brokerage**



Learn the basics about **Health** 

# Insurance

- Tips to find out what to shop for based on your needs.
- Quick start chart



# What is health insurance?

Health insurance is a way to help you pay for your medical and health needs. It's also a protection plan in case you get seriously ill or injured.

The first thing to know is that each plan is different, and what's right for your neighbor may not be right for you and your family.

## Words to know while you shop. **Premium**

The amount you pay each month to have health insurance coverage. This is like a membership fee that you pay, whether you use your insurance or not.

#### **Deductible**

The amount you pay for healthcare services before your insurance plan begins to pay.

## Copay

A fixed amount (for example, \$30) that you pay every time you use healthcare services, like doctor visits and prescriptions.

#### Coinsurance

A fixed percentage of the total bill (for example, 20%) that you are responsible for paying. The remainder of the total bill (for example, 80%) will be covered by your health insurance.

### Out-of-pocket expense

Your healthcare costs that are not covered by your insurance plan, such as deductibles, copays, and coinsurance.

Plan

with your local Medicaid office for

current information.

## Quick Start Insurance Chart.

**1.** Add up the 2016 annual incomes (before taxes) of all family members to calculate your total annual pre-tax household income.

**2.** Use your family size (number in your household) and your total annual household income to find your plan options.

Family Size						
1	\$0-11,880	\$11,781-29,700	\$29,701-47,520	\$47,521+		
2	\$0-16,020	\$16,021-40,050	\$40,051-64,080	\$64,081+		
3	\$0-20,160	\$20,161-50,400	\$50,401-80,640	\$80,641+		
4	\$0-24,300	\$24,301-60,750	\$60,751-97,200	\$97,201+		
5	\$0-28,440	\$28,441-71,100	\$71,101-113,760	\$113,761+		
6	\$0-32,580	\$32,581-81,450	\$81,451-130,320	\$130,321+		
7+	\$0-36,730	\$36,731-91,825	\$91,826-146,920	\$146,921+		
Possible plan options for you	Medicaid	Marketplace Insurance Plans with cost sharing subsidies and/or premium tax credits	Marketplace Insurance Plans with premium tax credits	Marketplace Insurance Plans Plans Plans		
Possib option	Children's	https://www.empowerbrokerage.com https://empowerhealthinsuranceusa.com https://empowermedicaresupplement.com https://empowermedicareadvantage.com				
u iu m descriptions	<b>Nedicaid</b> rovides free or low-cost health surance to lower-income dividuals, families, pregnant omen, and people with disabilities. igibility requirements are etermined by each state, so check ith your local Medicaid office for	<b>Children's Health Insurance</b> <b>Program (CHIP)</b> Covers children of families who don't qualify for Medicaid, but can't afford to buy health insurance. Every state operates its own CHIP and often has a unique name for its program. In	Health Insurance Marketplace The Marketplace simplifies your search for health coverage by gathering the options available in your area in one place. There are 4 categories of Marketplace insurance	Private Insurance Plans Private Insurance is coverage provided by and employer or purchased individually through a broker or agent. *These numbers are related to the national Fede Poverty Levels (FPL) produced by the federal		

some states, CHIP and Medicaid are a

combined program.

numpers are related to the national Federa Poverty Levels (FPL) produced by the federal government. Eligibility criteria varies by state. Source: www.healthcare.gov and Centers for Medicare and Medicaid Services.

plans: Bronze, Silver, Gold, and

Platinum.