

Empower Brokerage



Learn the basics about Health Insurance

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



Which monthly premium option to you prefer?

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

...or,

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

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

pick my own doctor limited selection of doctors

How often do you visit the doctor?

per month per year

What prescription drugs do you take?

Do you have any chronic conditions?

Be prepared with these Basic documents



Proof of residency or drivers license



Proof of income (W2 or pay stub) for you and your family



Social Security numbers for you and your family

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Mark your calendar!

Open enrollment for Health Insurance marketplace
November 1, 2016 – January 31, 2017

Coverage begins as soon as January 1, 2017

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.

Quick Start Insurance Chart.

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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	Age 64 and Under Total Annual Pre-Tax Household Income*			
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 OR Private Insurance Plans
	Children's Health Insurance Program (CHIP)			
Plan descriptions	Medicaid Provides free or low-cost health insurance to lower-income individuals, families, pregnant women, and people with disabilities. Eligibility requirements are determined by each state, so check with your local Medicaid office for current information.	Children's Health Insurance Program (CHIP) 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 some states, CHIP and Medicaid are a combined program.	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 plans: Bronze, Silver, Gold, and Platinum.	Private Insurance Plans Private Insurance is coverage provided by and employer or purchased individually through a broker or agent.
	<small>*These numbers are related to the national Federal Poverty Levels (FPL) produced by the federal government. Eligibility criteria varies by state. Source: www.healthcare.gov and Centers for Medicare and Medicaid Services.</small>			
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