

Insurance Marketplace FAQs

Why do I need health insurance?

At CHI, we believe having health insurance is one step toward a healthier, happier life. Health insurance is a service you pay for – there to help you maintain good health through preventive care and there for the unpredictable times of life when your health, or the health of a loved one, takes a turn for the worse.

What if I can't afford healthcare insurance?

Thankfully, health insurance is available to millions more people now because of the Affordable Care Act. In fact, most new enrollees qualify for financial assistance to help pay their monthly premiums. Some people even qualify for free care.

What is the Affordable Care Act?

The Affordable Care Act is a comprehensive health care reform law enacted in March 2010, with a goal to make affordable health insurance able to more people, regardless of their budget, even if they are sick or have a prior health issue. In fact, it mandates everyone must enroll in health insurance, otherwise they will be required to pay a fine.

When do I need to sign up?

If you're uninsured, or if you will be re-enrolling for new insurance coverage for 2018, you can begin shopping for an insurance plan that fits your needs and budget. In fact, new plans and new pricing are available. For coverage starting in 2018, open enrollment begins November 1, 2017 and ends on December 15, 2017.

How do I enroll?

There are many ways to enroll:

- Online at <https://www.healthcare.gov/>
- Over the **phone** at 1-800-318-2596
- **In person** at your local CHI facility with Amanda Helgeson. She will be in Carrington on November 8th. Her direct number is 701-662-9706. You can find another local organization to help on <https://localhelp.healthcare.gov/>
- By a paper application found online at <https://marketplace.cms.gov/>

Which plan should I choose?

On **healthcare.gov** you will be able to compare different levels of healthcare plans from a variety of approved insurance providers. Each will have different amounts of coverage and different monthly premiums. Only one simple application is required. In- person assistance is available to help you to compare plans and coverage options.

How much will health insurance actually cost?

The cost of health insurance depends on your age, gender, income and tobacco use. Below is a tool to help estimate the cost of your health insurance as well as the potential benefits.

On **healthcare.gov** you can estimate how much having health insurance will actually cost you on an annual basis as you select different products depending on how often you expect to see a doctor, get lab tests done,

refill prescriptions, etc. Even if you only go to the doctor a few times a year, health insurance can be very economical.

Click **here** for an estimate on how much your health insurance may cost.

<http://www.kff.org/interactive/subsidy-calculator/>

Click **here** for the Spanish calculator.

<http://www.kff.org/health-reform/video/el-seguro-de-salud-explicado/>

CHI also offers financial counselors to answer any additional questions. Again, that contact is Amanda Helgeson, Patient Advocate, Medical Eligibility and Counseling Services at 701-662-9706.

What does my health insurance plan include?

All marketplace plans must cover the following list of preventive services without charging you additional fees – without a copay or coinsurance. Screenings are also available based on certain criteria and conditions, and all these services will be available through a provider in your designated health care network.

If you have a preferred provider, your choice of insurance plans will be important. Check to ensure your providers participate in your new plan.

Here are some of the services and screenings available to you:

Preventative Screenings For All Adults

1. Abdominal aortic aneurysm one-time screening
2. Alcohol misuse screening and counseling
3. Aspirin use
4. Blood pressure screening
5. Cholesterol screening
6. Depression screening
7. Diabetes (Type 2) screening
8. Diet counseling
9. HIV screening
10. Vaccines and immunizations
11. Obesity screening and counseling
12. Sexually transmitted infection (STI) prevention counseling
13. Syphilis screening
14. Tobacco use screening

Preventative Screening For Women

1. Anemia screening
2. Breast cancer genetic test counseling (BRCA)
3. Breast cancer mammography screenings
4. Breast cancer chemoprevention counseling
5. Breastfeeding comprehensive support and counseling
6. Cervical cancer screening

7. Chlamydia infection screening
8. Contraception
9. Domestic and interpersonal violence screening and counseling
10. Folic acid supplements
11. Gestational diabetes screening
12. Gonorrhea screening
13. Hepatitis B screening
14. HIV screening and counseling
15. Human papillomavirus (HPV) test
16. Osteoporosis screening
17. Rh incompatibility screening
18. Sexually transmitted infection (STI) counseling
19. Syphilis screening
20. Tobacco use screening and interventions
21. Urinary tract or other infection screening
22. Well-women visits

Preventative Screenings For Children

1. Alcohol and drug use assessments for adolescents
2. Autism screening
3. Behavioral assessments
4. Blood pressure screening
5. Cervical dysplasia screening
6. Depression screening
7. Developmental screening
8. Dyslipidemia screening
9. Fluoride chemoprevention supplements
10. Gonorrhea-preventative medication
11. Hearing screening
12. Height, weight and body mass index measurements
13. Hematocrit or hemoglobin screening
14. Hemoglobinopathies or sickle cell screening
15. HIV screening
16. Hypothyroidism screening
17. Immunization vaccines
18. Iron supplements
19. Lead screening
20. Medical history
21. Obesity screening and counseling
22. Oral health risk assessment
23. Phenylketonuria (PKU) screening
24. Sexually transmitted infection (STI) prevention counseling and screening