

# Looking for Health Insurance? Your Health Idaho is here to help. For an Idaho Family or Individual



## *Idaho's Official Health Insurance Marketplace*

Your Health Idaho, Idaho's official Health Insurance Marketplace, is helping Idahoans shop for, compare and choose a health insurance plan that fits their needs and their budget.

- Most Americans over the **age of 18 are required to carry a health insurance plan**. Some Idahoans already have health insurance provided through their job or receive Medicaid or Medicare benefits. Everyone else will be required to buy a plan.
- All health plans will now cover a minimum set of services called **essential health benefits**. This includes visits to the doctor, prescription drug coverage, emergency care and many other services.
- **Premium Assistance Tax Credits** and cost-sharing options can **reduce how much you have to pay**.

***ENROLL BEFORE MARCH 31, 2014***

***With 61 individual and family plans available through Your Health Idaho, there is sure to be one to fit your needs.***



## Find a Health Plan that Fits Your Needs & Meets Your Budget

- ***Make Apples-to-Apples Comparisons:*** On Your Health Idaho, individuals and families can compare plans side-by-side.
- ***Access Financial Assistance:*** Your Health Idaho is the only place where Idahoans can receive the advanced premium tax credit to lower the cost of your monthly premium or access cost-sharing options to help pay for health plans.
- ***Connect with Trained Experts Online or Over the Phone:*** Your Health Idaho has experts available in each community. Consumer Connectors are available to guide Idahoans through the process over the phone, in-person, or on-line.

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### For an Idaho Family or Individual



## SHOP. COMPARE. CHOOSE.

### Essential Health Benefits

No matter which plan you choose, you will get the same set of essential health benefits:

- free preventive care
- coverage for prescription drugs
- emergency care
- hospitalization
- visits to doctors
- and many other healthcare services

### Choices Available on Marketplace

**Find a plan that fits your needs.** Plans offered by Idaho carriers are grouped into four ‘metal levels’ based on the percentage of healthcare expenses each plan will cover. As your coverage increases, so does your monthly premium, but your costs are lower when you receive medical care. You can also elect to pay a higher monthly premium so that when you use medical services you pay less.

The Marketplace		
Metal level	Percentage of medical costs Paid by health plan	Percentage of medical expenses paid by individual
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

### Access Financial Assistance

**Apply for a tax credit.** For those that may be eligible and want it, premium assistance is available to help with the cost of your monthly premiums. The amount of premium assistance an individual or family may qualify for depends on family size and annual household income.

Family of 4 Adults age 40 & 2 small children Lewiston, Idaho Annual Income: \$47,100	
Monthly Premium on Silver Plan	\$806.00
Monthly Premium Assistance Estimate	\$558.73
<b>Estimated lower monthly premium cost with premium assistance</b>	<b>\$247.27</b>

