



Frequently asked questions about medical insurance

If you don't already have health coverage, the Health Insurance Marketplace is a new way to find and buy health coverage that fits your budget and meets your needs.

Q: I already have insurance through my employer, can I get a better deal through the Marketplace?

A: Chances are you if you have job-based insurance you like, you may want to keep it. You may also be able to change to Marketplace coverage if you want.

Q: When can I enroll in the new program?

A: Open enrollment generally begins in mid-November and closes in mid-January.

Q: Do I have to go through complicated interviews or qualify for new insurance?

A: Not only can you view and compare health insurance options online, but with one simple application, you can have those options tailored to your personal situation and find out if you might be eligible, based on your household income, for financial assistance to lower your costs. You can apply four ways:

- Online
- Phone
- Mail
- In-person with the help of a trained assister or navigator

Get started now by visiting <https://www.sclhealth.org/patients-visitors/billing/medical-insurance>

Q: I live in a state that isn't participating in the Exchange, what options do I have?

A: No matter where you live, there will be a Marketplace in your state, offering plans from private companies where you'll be able to compare your health coverage options based on price, benefits, quality, and other features important to you before you make a choice.

Q: I'm pregnant and need to shop for health insurance, will I have a limited choice of insurance providers?

A: Health insurance companies selling plans through the Marketplace can't deny you coverage or charge you more due to pre-existing health conditions, and they can't charge women and men different premiums based on their gender.

Q: I rarely go to the doctor and take pride in my health do I really need insurance?

A: A health plan will generally offer comprehensive coverage, including a core set of essential health benefits like doctor visits, preventive care, maternity care, hospitalization, prescription drugs, and more.

For more information call us at 855-821-0124.