

Q-11: Will my new insurance cover everything I was getting from CSHCS?

A-11: Not necessarily. Families should always read what the insurance covers before choosing a plan. The Marketplace helps families do a side-by-side comparison of the insurance plans. A careful review of the benefits will help families find the one that best fits their needs.

There are events being held around the state to explain and answer questions about the ACA rules and using the system to choose an insurance plan. The following site will take you to the scheduled events: <http://enrollmichigan.com/>

To get to the Marketplace 24 hours a day, seven days a week use: <https://www.healthcare.gov/> or by “chat”. The Call Center is also open 24/7 at 1-800-318-2596 or TTY 1-855-889-4325.

If you need help, the Marketplace also has helpers free of charge. These helpers work for one of the agencies below. They can help you figure out which health plan is best for your family.

American Indian Health and Family Services of Southeast Michigan, Inc.
313-846-3718
<http://www.aihfs.org/>

Arab Community Center for Economic and Social Services
888-670-6798
<http://accesshealthcaremichigan.org/>

Community Bridges Management Inc.
888-388-2353
<http://navigatehealthreformmi.com/>

Michigan Consumers for Healthcare
517-512-3141
<http://enrollmichigan.com/>

Other Important Links:

To find a health insurance helper (also known as a navigator) in your area visit:

- HealthCare.gov at <https://localhelp.healthcare.gov/> or
- Enroll Michigan site, operated by Michigan Consumers for Healthcare at <http://enrollmichigan.com/find-your-navigator/>, or 1-800-318-2596 or TTY 1-855-889-4325.

Please check the following website for further updates: www.michigan.gov/cshcs

Definitions

ACA: The Affordable Care Act. The ACA has made many changes in health insurance law. Some people know it as “Obamacare.”

Marketplace: The Marketplace is a place on the internet where you can shop for insurance choices. It is at healthcare.gov. You can go there to compare choices of insurance and sign up for insurance. You can only get a Premium Tax Credit (see definition below) if you sign up through the Marketplace.

Navigator: A Navigator is a person who is trained to help you understand your health insurance choices. The person may work in an organization. A Navigator can also help you sign up for insurance or complete an application for insurance. Their help is free.

Penalty: If you sign up for insurance on the Marketplace by March 31, 2014, you won’t have to pay a fee when you file your taxes. This and other information may change over time.

Premium Tax Credit: If you buy insurance through the Marketplace, you might be able to get help paying for your insurance. It depends on your income and the number of people in your family. The Marketplace will let you know if you can get this help.