


#MiCoverage and the 2021 Special Enrollment Period



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DIFS

DEPARTMENT OF INSURANCE AND FINANCIAL SERVICES

- Regulates MI insurance and financial services industries.
- Serves as a consumer protection agency and promotes the availability of sound and secure insurance and financial services.
- Offers free help to anyone looking for assistance with their health insurance.



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Why Do I Need Health Insurance?

- Provides financial protection in case of accident or sickness.
- Provides access to free preventive care which can help prevent disease.
- Can lower medical costs even before you meet your deductible.

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How Do I Get Health Insurance?

- Just get started: you have options to get affordable health coverage!
- Special Enrollment Period runs February 15 - May 15
- No wrong way to begin:
 - HealthCare.gov during current Special Enrollment Period or Open Enrollment
 - Michigan.gov/MiBridges to apply for Medicaid
 - Healthcare.gov/screener for Special Enrollment Periods


Michigan.gov/HealthInsurance

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Will I Be Able to Afford Health Insurance?

**During Open Enrollment 2020:
90% of enrollees got subsidies and 75%
are paying less than \$50 per month for
coverage!**



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What If I Need Help?

- There is free, local enrollment help available!
- Visit [HealthCare.gov/Find-Assistance](https://www.healthcare.gov/Find-Assistance) or call 800-318-2596:
 - Navigators
 - Agents
 - Assisters
- Visit [Michigan.gov/MiBridges](https://www.michigan.gov/MiBridges) or call 855-789-5610 for Medicaid, Healthy Michigan Plan, and other assistance



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Special Enrollment Period Reminders

- Special Enrollment Period Ends: May 15
- Coverage begins the 1st of the month after you enroll
- Contact DIFS with Questions: 877-999-6442 or Michigan.gov/HealthInsurance



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Future Opportunities

- Open Enrollment 2021
- Special Enrollment Period:
 - Birth or adoption
 - Death in the household
 - Marriage
 - Divorce or legal separation
 - Moving to a new zip code or county
 - Losing qualifying health insurance
 - FEMA emergency
 - Leaving incarceration



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Consumer Assistance

- Website
- Publications/Guides
- Town Halls:
 - March 18 at 11:30 a.m. and 6:30 p.m.
- Tips on shopping for insurance
- File a complaint or appeal
- Report fraud



Michigan.gov/HealthInsurance



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Community and Task Force Support

- Get the word out to communities
- Host a health insurance town hall
- Connect Michiganders with the resources they need at Michigan.gov/HealthInsurance



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**Michigan Department of
Insurance and Financial Services**

877-999-6442

Michigan.gov/healthinsurance
