



Picking a Plan: Marketplace

The webinar will begin shortly

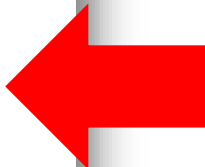


Putting people first, with the goal of helping all Michiganders lead healthier and more productive lives, no matter their stage in life.

The screenshot shows a GoToWebinar interface. On the left is a vertical sidebar with icons for navigation and interaction. The main content area is divided into sections: 'Audio', 'Handouts: 1' (containing a document icon and 'CP Feedback.docx'), and 'Questions'. Below the sidebar is a text input field with the placeholder text '[Enter a question for staff]' and a 'Send' button. At the bottom, there is a 'Practice' section with the text 'Webinar ID: 918-218-115', a red dot icon followed by 'This session is being recorded.', and the GoToWebinar logo.



Where you can find handouts for today's webinar



Where you can make comments and ask questions

Marketplace Coverage

Marketplace Plans

- 4 “metal” categories
- Cost for health care
- Plan and network types
- Preparing to apply for health insurance

Metal Level Tier Plans

How The Cost For Health Care Services Are Split

Plan Category	Insurance Company Pays	Consumer Pays
Platinum	90%	10%
Gold	80%	20%
Silver	70%	30%
Bronze	60%	40%

Metal Level Tier Plans

- **Platinum**
 - Highest monthly premium
 - Lowest cost when you need care
- **Gold**
 - High monthly premium
 - Low costs when you get care
- **Silver**
 - Moderate monthly premium
 - Moderate costs when you need care
 - Must select a Silver plan to get extra savings (Cost Share Reduction)
- **Bronze**
 - Lowest monthly premium
 - Highest cost when you need care

Catastrophic Health Plans

- Available for individuals up to age 30, or those 30 and older who are granted a hardship exemption
- High deductible plan
- Low monthly premium
- Financial subsidies (PTC / CSR) do not apply to these plans
- Covers EHBs and some preventive services
- Covers at least 3 primary care visits per year before meeting the deductible

Plan Elements

- **Premiums**
 - Cost consumers pay for health insurance
- **Cost Sharing**
 - Deductible
 - Copayments
 - Coinsurance
- **Covered Benefits**
 - 10 Essential Health Benefits
- **Plan Type**
 - Health Maintenance Organization (HMO)
 - HMO Point of Services (POS)
 - Preferred Provider Organization (PPO)
- **Provider Network**
 - In-network
 - Out-of-network

Maximum Out-of-Pocket Limit (OOP) 2021 Coverage

- **Individual OOP Limit**
 - \$8,550
- **Family OOP Limit**
 - \$17,100
- **Cost Sharing Reduction Plans**
 - Lower maximum OOP limits available

Plan to Apply for Health Insurance

- Personal information
 - Name
 - Date of birth
 - SS#
 - Relationship to the applicant
- Estimated household income
 - Have copy of prior year's tax return
 - Best estimate household income

Where to Apply For Coverage

- **Apply for health care coverage**
 - www.Healthcare.gov
 - Direct Enrollment Websites
 - Licensed agent or broker
 - Certified Application Counselor
 - Navigator

Resources

- Healthcare.gov
 - Enrollment assistance: www.healthcare.gov/find-assistance
 - Subsidy eligibility: www.healthcare.gov/lower-costs
 - Estimate household income: www.healthcare.gov/income-calculator
 - Phone: 1-800-318-2596
- Direct Enrollment Partners
 - Certified enrollment partners: www.healthcare.gov/direct-enrollment
- Michigan Department of Insurance & Financial Services
 - Website: www.Michigan.gov/HealthInsurance
 - Email: DIFS-HICAP@michigan.gov
 - Phone: 877-999-6442
- CMS Training:
 - <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training>

Resources, con't

- CMS Training:
 - <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training>
- 2020 Poverty Guidelines:
 - <https://aspe.hhs.gov/2020-poverty-guidelines>
- Income determination for Marketplace coverage
 - The Marketplaces uses Modified Adjusted Gross Income to determine household income. You can find information on [how to estimate expected income](#) on www.healthcare.gov.

Review: What is Covered

10 Essential Health Benefits

Ambulatory patient services

Emergency Services

Hospitalization

Maternity & newborn care

Mental health services

Prescription drugs

Rehabilitative services

Laboratory services

Preventive & wellness care

Pediatric services

What Questions Do You Have?



Thank You for Attending!