

Health Insurance Shopping Tool

Things to discuss with your insurance company, agent, or assister:

	Policy 1	Policy 2	Policy 3
Name of company/plan			
Monthly premium			
Is your doctor in-network?			
Is your hospital in-network?			
Are the prescriptions you're taking covered?			
Deductible			
Coinsurance percentage			
Copay:			
Office visit			
Urgent care			
Emergency room			
Prescription copay:			
Generics			
Brand name			
Specialty			
Mail order			
NOTES:			

CONTACT INFORMATION



**Michigan Department of
Insurance and Financial Services**

Telephone: 877-999-6442
DIFS-HICAP@michigan.gov
www.Michigan.gov/HICAP



Getting Covered

Working to provide consumers with the most up-to-date information for obtaining health insurance coverage



OPEN ENROLLMENT FOR MAJOR MEDICAL COVERAGE

Individual health coverage is only available to purchase during the annual open enrollment period, November 1 to December 15, unless you qualify for a special enrollment period.

During open enrollment, individuals can shop for coverage in the Health Insurance Marketplace (Marketplace) or outside of the Marketplace. Insurance purchased through the Marketplace may qualify applicants for additional savings, such as an advanced premium tax credit or a cost-sharing reduction. To access the Marketplace or to learn more, visit www.healthcare.gov or call the Marketplace at 800-318-2596.

SPECIAL ENROLLMENT PERIOD

Outside of open enrollment

Special Enrollment Periods (SEP) are a time outside the annual open enrollment period when you may qualify to purchase or change your health insurance. The following events may qualify you for a SEP:

- Loss of qualifying health coverage (i.e. a group health plan or Medicaid)
- Change in household size (i.e. marriage/divorce, new baby, or adoption)
- Moving
- Other situations

You have 60 days from the date your health plan ended to enroll in a new plan through a SEP. You may be required to provide proof that you are eligible for a SEP, such as a birth or marriage certificate or proof of new residency.

To learn more, visit www.healthcare.gov or call the Marketplace at 800-318-2596.

You may also contact an insurer or licensed agent with more questions.

WAYS TO PURCHASE HEALTH COVERAGE

Health insurance may be purchased during the annual open enrollment period or through a special enrollment period in the following ways:

Health Insurance Marketplace

An application may be completed online at www.healthcare.gov or by calling 800-318-2596.

A federally trained navigator or certified application counselor

Trained individuals can provide enrollment assistance for Marketplace plans. To find Marketplace assistance in your area, visit localhelp.healthcare.gov.

Directly from a health insurer

DIFS provides a list of authorized health insurers and HMOs and the areas they offer coverage at www.michigan.gov/DIFS.

With the help of a licensed agent

To find licensed health insurance agents in your area and to verify their licensure in Michigan, use DIFS' Insurance Licensee Locator at www.michigan.gov/DIFS.

Through your employer or your spouse's employer

Check with your employer to see if they offer health coverage.

Through a college or university you attend

Some higher learning institutions offer coverage to their students.

Through Medicare or Medicaid

For more information, contact Medicare at 800-663-4227 or visit www.medicare.gov.



For information about Medicaid, contact Michigan Enrolls at 800-975-7630 or visit www.mi.gov/mibridges.