

# Want Health Insurance?

## Get Easy Access to More Affordable Health Plans For an Idaho Student



### *What is the Affordable Care Act (ACA) and what does it mean for students?*

You may have heard that the ACA made a lot of changes to health insurance, but for students the four most important things to know are:

- Beginning January 2014, if you are over the age of 18 **you will likely be required to carry a health insurance** plan. If you are under 26, you can stay on your parents plan if they have one. If you are not covered by your parents' plan, an employer plan or through Medicaid, you will need to purchase a plan.
- All health plans will now cover **essential health benefits**. This includes doctor's visits, prescription drugs, emergency care and many other services.
- Premium assistance tax credits and cost-sharing options may be **available to reduce how much you pay**.
- If you are under 30, you can also buy what is called a "Catastrophic Plan". This may be a **more affordable** option, but it doesn't have as much coverage.

## **SHOP. COMPARE. CHOOSE.**

### *How can Your Health Idaho help me?*

We know that choosing a health plan can be complicated. Your Health Idaho gives you easy access to shop for, compare and choose a health insurance plan that best fits your needs and budget.

### **Find a Health Plan that Fits Your Needs & Meets Your Budget**

- **Find a plan that is right for you.** On Idaho's Official Health Insurance Marketplace, you can easily shop for, make side-by-side comparisons of plans and choose a plan that best fits your needs and budget.
- **Get help paying for your plan.** Through Your Health Idaho you can receive premium assistance tax credit to lower the cost of your monthly premiums or access cost-sharing options to help you pay for your health plan.
- **Have questions?** Your Health Idaho can help you locate expert resources in your community including agents, brokers and In-Person Assisters who can help you understand your options and assist you in shopping for health insurance plans.

A list of Consumer Connectors is available on [www.YourHealthIdaho.org](http://www.YourHealthIdaho.org) or by calling 855-944-3246.

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### How do I select a plan that works for me?

Your Health Idaho has 61 individual and family health insurance plans to choose from.

Plans available from Your Health Idaho are grouped into four 'metal levels' based on the percentage of healthcare expenses each plan covers to make it easy to compare.

### No matter which plan you choose, you will get the same set of essential health benefits:

- free preventive care
- coverage for prescription drugs
- emergency care
- hospitalization
- visits to doctors
- and many other healthcare services

### Can I afford a health insurance plan?

Premium assistance tax credits and cost-sharing options are available to help with the cost of coverage. The amount you may qualify for depends on family size and your annual income.

If your income or family size changes over the year, your assistance level will be adjusted. You are responsible for making sure Your Health Idaho is aware of the change so that you do not have to pay the difference at tax time.

**To access a premium assistance tax credit you will need to enroll in a plan that is sold on Your Health Idaho.**

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<b>27 Year Old Ada County Annual Income: \$13,000</b>	
Monthly Premium on Silver Plan	\$189.22
Monthly Premium Assistance Estimate	\$163.24
<b>Estimated lower monthly premium cost with premium assistance</b>	<b>\$ 25.98</b>

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### Important Facts....

- Starting January 1, 2014 most Americans over age 18 will be required to have health insurance or pay a penalty. The penalty increases each year.
- Coverage in plans sold on Your Health Idaho begins on January 1, 2014. Open enrollment goes until March 31, 2014, but you have to enroll in a plan by December 15, 2013 for it to be effective on January 1, 2014.

