



# WHERE CAN I GET HEALTH INSURANCE?

Americans have many options for acquiring **HEALTH INSURANCE**.

## YOUR WORKPLACE

Your employer or school may offer health insurance plans for you and/or your family. If you want to change your plan, you can do so during the **OPEN ENROLLMENT PERIOD**.

## YOUR FAMILY

If you are the **DEPENDENT** of a parent or spouse, you are likely eligible to stay on their health insurance plan.

## THE GOVERNMENT

If you are over 65 years old, you likely qualify for **MEDICAID**, run through the federal government. If you have a low income or some chronic conditions, you may qualify for state-run **MEDICAID**.

## THE INSURANCE MARKETPLACE

Any individual, family, or small business can purchase health insurance through the **MARKETPLACE**. Some people will also qualify for subsidies to make these state-sponsored health plans more affordable.

## WHAT ARE MY OPTIONS?

Regardless of the source, there are many different types of insurance plans.

HEALTH MAINTENANCE ORGANIZATION (HMO)

EXCLUSIVE PROVIDER ORGANIZATION (EPO)

POINT OF SERVICE (POS)

PREFERRED PROVIDER ORGANIZATION (PPO)

### COSTS

Lower

Moderate

Higher

Higher

### REFERRALS

Required for specialists

Required for specialists

Sometimes required

Not required

### COVERAGE

No out-of-network

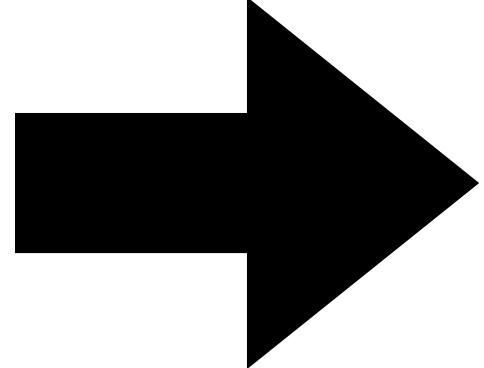
No out-of-network

Some out-of-network

Some out-of-network

## MARKETPLACE PLANS

Plans on the marketplace are often categorized by **PRECIOUS METAL TIERING**. This helps you to understand their true (actuarial) value.



**BRONZE PLANS** cover 60% of healthcare costs with a lower premium. **SILVER PLANS** cover 70%, **GOLD PLANS** cover 80%, and **PLATINUM PLANS** cover 90% with a higher premium.

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