

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 your 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.

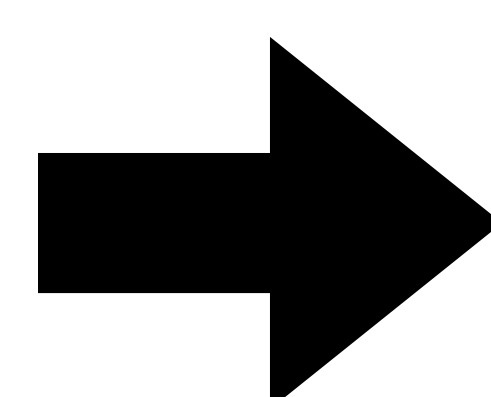
WHAT ARE MY OPTIONS?

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

	COSTS	REFERRALS	COVERAGE
HEALTH MAINTENANCE ORGANIZATION (HMO)	Lower	Required for specialists	No out-of-network
EXCLUSIVE PROVIDER ORGANIZATION (EPO)	Moderate	Required for specialists	No out-of-network
POINT OF SERVICE (POS)	Higher	Sometimes required	Some out-of-network
PREFERRED PROVIDER ORGANIZATION (PPO)	Higher	Not required	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.

Want to learn more? Visit insureez.org today!