

## Clearing the clutter from a complicated system

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The clock is ticking.

For folks that do not get their health insurance through their employer, Jan. 15 is the deadline for coverage that starts Feb. 1, while Feb. 15 is the deadline for coverage that begins March 1. Feb. 15 is also the complete close of open enrollment, meaning that people without insurance will have to wait until next year to enroll.

For every individual who is currently uninsured or wants to change their health plan, it's time to act.

Sound simple? With over 400 plans available on the individual market here in Colorado, it can be a challenge to know where to start.

Plans are available through Connect for Health Colorado, the state's health exchange and the only place to access federal subsidies that make insurance more affordable.

Applying through Connect for Health Colorado can also help you determine if you qualify for Colorado Medicaid, the government health insurance for low-income Coloradans. Plans are also available off of the exchange, either through insurance agents or from the health insurance companies directly.

Here are five common questions to consider when narrowing your search — and their answers.

**Q:** What are my health insurance options?

**A:** Find out if you have access to health insurance through your employer or your spouse's employer. Look into the plans for individuals and families available in your area on Connect for Health Colorado.

If subsidies are not important to you, find out

what plans are available that are not offered through Connect for Health Colorado — either through an insurance agent or directly with the insurance companies.

Q: What are my health needs and the health needs of my family, and how do they figure in to finding the right health plan?

A: Understanding your medical needs – and potential or upcoming medical issues - is key to knowing what to look for in the plans you are considering.

If you or a family member has a certain condition, needs specific treatments, or takes certain prescriptions, you'll want to ask how these are handled in the plans you will consider.

Q: What are my financial limits, and might I qualify for Medicaid or tax subsidies?

A: With so many plans available, monthly premiums vary greatly. To help narrow your choices, it's important to have a feel for what you can afford and what the coming year will look like financially.

Know that financial assistance is available to make health insurance more affordable. Individuals with household incomes of up to \$46,680 (\$95,400 for a family of four) could be eligible for federal subsidies that offset the cost of health insurance. Individuals or families earning less than these amounts could qualify for Colorado Medicaid.

You can find out if you qualify for Medicaid or subsidies for insurance by completing a single application at the website for Connect for Health Colorado, [connectforhealthco.com](http://connectforhealthco.com).

Q: What doctors and other providers are available?

A: If using a specific doctor, treatment center or hospital is important to you, you'll want to find out if the plans you are considering use networks of healthcare providers. If so, is your doctor in the network? Are there doctors in the network close to your home or place of

employment? Does the plan charge more for using doctors and other healthcare providers that are out of the network?

Q: What are the costs beyond the monthly premium?

A: Consider the other costs involved with health insurance. Does the plan have a deductible? What are the co-payment or co-insurance amounts you'll have to pay for health services? What are the costs for the prescriptions you take?

Usually a lower monthly premium means a higher deductible, so ask yourself what happens if you get sick. How much care you can afford to pay for out of pocket?

And never be afraid to ask for help. Because health insurance is complex, it pays to talk through your decisions with an expert.

Connect for Health Colorado offers online shopping, as well as free assistance through their health coverage guides, assistance sites, walk-in sites and licensed agents/brokers. Go to [connectforhealthco.com](http://connectforhealthco.com) or call (855) 752-6749 to find out more. Connect for Health Colorado is the only place to get the federal subsidies to make health insurance more affordable. You can also find out if you qualify for Colorado Medicaid.

If you have a relationship with an insurance agent, you can also turn to him or her for advice and answers. Should you have access to health insurance from your employer or your spouse's employer, contact the employer's human resources office with questions about the coverage.

Or, if you still have questions, you may contact us at the Colorado Division of Insurance, where you can find online resources and people who can answer your questions. Visit [dora.colorado.gov/healthinsurance](http://dora.colorado.gov/healthinsurance) or call (800) 930-3745.

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