Many Differences

* Carriers
* Products
* Cost Sharing
* Method of Sale
Carriers

* [http://www.state.nj.us/dobi/division_insurance/ihcseh/ihccarriers.htm](http://www.state.nj.us/dobi/division_insurance/ihcseh/ihccarriers.htm)

* The websites for each company include key information about:
  
  Networks
  Specific plans (including the SBCs for each)
  Medical management
* HMO
* EPO
* POS or PPO
* ACO
* Understand the network for each
* Is tiering a component?
Cost Sharing

- Deductible
- Coinsurance
- Copayment
- Maximum out of pocket (MOOP)
- Metal levels
  - Bronze
  - Silver (Cost Sharing Reduction known as CSR is available only with a Silver plan)
  - Gold
  - Platinum
Yes, more acronyms

- APTC which means Advanced Premium Tax Credit helps consumers with incomes below 400% FPL afford to pay premiums under individual plans.

- CSR which means Cost Sharing Reduction helps consumers with incomes below 250% FPL by reducing the cost sharing under a silver plan so using services is more affordable.
Method of Sale

- Marketplace using healthcare.gov
  Not all carriers sell through the marketplace
  Required to get APTC and any CSR
- Directly from the carriers
On that site you will find the Buyer’s Guide that includes information addressing eligibility, enrollment, rights and protections under New Jersey law along with information on how the standard plans work.
Comparison Shopping

* Networks
* Premiums
  http://www.state.nj.us/dobi/division_insurance/ihcseh
  /ihcrates.htm
* Service
* Best value for a consumer
Complaints

* Call center: 800-446-7467
* Online:  
  http://www.state.nj.us/dobi/consumer.htm
* Appeal and Complaint Guide  
  http://www.state.nj.us/dobi/division_consumers/insurance/appealcomplaintguide.pdf
If you think of questions after I leave you can reach me at:

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