

Individual Health Insurance

HIV Planning Group Summit

Friday, May 17, 2016

Many Differences

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

Carriers

- * 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

Products

- * 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](https://www.healthcare.gov)
 - Not all carriers sell through the marketplace
 - Required to get APTC and any CSR
- * Directly from the carriers

Resource

- * http://www.state.nj.us/dobi/division_insurance/ihcseh/ihcguide2016/index.html
- * 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

Questions???

- * If you think of questions after I leave you can reach me at:

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