

What do you need to enroll in the Marketplace?

1. An email address (You can get a free email address at: Gmail, Outlook, Yahoo or AOL.)
2. Your social security number (or document numbers for legal immigrants)
3. Employer and income information for every person in your household who needs coverage (pay stub or W2)
4. Policy numbers for current health insurance plans covering members of your household
5. A completed Employer Coverage Tool if anyone in your household is eligible for a job-based insurance plan (You will need to have the employer complete this information with the tool available on the www.healthcare.gov website.)

You may qualify for lower premiums or out-of-pocket costs based on your household income or size.

Do you need affordable health insurance?

Choices for coverage are available



Marshfield Clinic

www.marshfieldclinic.org



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Most people under age 65 are required to get health insurance through their employer, through Medicaid or through the Health Insurance Marketplace.

You may want to buy health insurance through the Marketplace if:

- You are uninsured;
- Your employer is discontinuing employee group health insurance;
- You want to buy a plan on your own, not through an employer.

What is the Health Insurance Marketplace?

The Health Insurance Marketplace has a website and call center where you can find affordable private health insurance. It offers new insurance choices for those who haven't been able to get affordable insurance through their work or by buying it on their own.

You also can apply for Medicaid in the Marketplace.

Why should you care about the Marketplace?

- It will help you learn if you qualify for Medicaid.
- It will help you find an insurance plan that fits your budget and know if you can get discounts.
- It will help you find insurance that will cover you even if you have a pre-existing condition such as diabetes, asthma or mental illness.

How does the Marketplace work?

- It lets you choose from plans with different levels of cost and coverage.
- It lets you choose from plans that offer a range of covered health benefits and must cover essential benefits including:
 - Emergency department visits
 - Hospital care
 - Maternity and new baby care
 - Mental health, behavioral health and substance abuse treatment
 - Prescription medicines
 - Rehabilitation services and devices
 - Lab tests
 - Preventive and wellness services, chronic disease management such as diabetes and asthma
 - Children's care, including dental visits and eye care (glasses)

Can you continue to see your doctor or go to the clinic you prefer if you apply through the Marketplace?

You will need to check if the plan you select has your doctor listed as "in-network". "In-network" means you will have lower out-of-pocket costs.

Marshfield Clinic's partner, Security Health Plan of Wisconsin Inc., offers plans in the Marketplace that include Marshfield Clinic doctors as "in-network".

To find out how to apply and when you can enroll for health insurance through the Marketplace:

- Call the Marketplace at 1-800-318-2596 (TTY: 1-855-889-4325)
- Visit www.healthcare.gov
- Call Marshfield Clinic's Patient Assistance Center counselors at 1-800-782-8581, ext. 9-4475.