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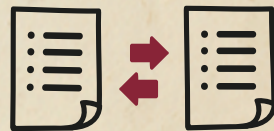
CANCELLED COVERAGE SURVIVAL GUIDE

WHAT TO DO WHEN YOUR NON-COMPLIANT HEALTH INSURANCE POLICY IS CANCELLED

1. KNOW WHERE YOU STAND



Carefully read the cancellation notice that you've received. Some insurers will **automatically enroll you in a similar plan if you take no action**, according to Kaiser Health News.



2. CHECK THE DETAILS

Compare the details of your cancelled policy with what new policies offer, and consider factors like:

- premium
- deductible
- copayments
- out-of-pocket maximum
- prescription costs

THESE ARE IMPORTANT!

3. SHOP AROUND



Look at your options by checking your state's online marketplace or logging onto the **Health Insurance Marketplace**, which serves the 36 states that decided not to create their own

4. FIND SAVINGS

Consider how subsidies might help you afford insurance coverage. Several online calculators like that from The Henry J. Kaiser Family Foundation can **help estimate any subsidies** you might have access to in the Health Insurance Marketplace.



5. YOUR FOUR OPTIONS

Whether or not you qualify for subsidies, you should investigate the **four ways you can get coverage**:



Directly from an insurance company: You can contact any company and ask for plans available in your area.



With the help of an agent or broker: Brokers help find the right coverage for your situation. Insurance agents represent an insurance company and help select the right plan from that company.



From an online health insurance aggregator: Online services offer health plans from different insurance companies.



Through the Marketplace: You can enroll through the Health Insurance Marketplace even if you don't qualify for lower premium costs.

REMEMBER!

You'll pay a fine of 2% of your income, or \$325 per person plus \$162.50 per child if you don't have health insurance coverage in 2015.

SHARE ME!



6. PROTECT YOURSELF IN THE SHORT TERM

Consider short term coverage as an option. The benefits include:

- Fast enrollment with no application fee
- Low copay at Urgent Care Centers
- 10-day money back guarantee
- Length of coverage, deductible, & coinsurance to match your needs

Short Term Medical (STM) insurance isn't ACA compliant, but it works well in giving you more time to make a long-term coverage decision. STM can bridge the 15- to 45-day gap that you'll face when getting coverage in the Health Insurance Marketplace.



SHARE THIS WITH YOUR FRIENDS!



HCCMIS Resources:

http://www.washingtonpost.com/business/economy/insurers-poised-to-cancel-health-plans-that-dont-comply-with-affordable-care-act/2014/10/01/31525c74-49b3-11e4-891d-713f052086a0_story.html

<http://kaiserhealthnews.org/news/insurance-policy-cancellations-insurers-consumers/>

<https://www.healthcare.gov/>

<http://kff.org/interactive/subsidy-calculator/>