

YOUR GUIDE TO QUALITY HEALTH COVERAGE

Helping you Navigate Health Insurance options





INTRODUCTIONS

HELPING YOU NAVIGATE HEALTH INSURANCE OPTIONS



Jason Mincer

Jason@enrollwyo.org

More Information: Call 2-1-1 www.enrollwyo.org Healthcare.gov

OVERVIEW

Enroll Wyoming

The Job of Enroll Wyoming Navigators

Where to enroll in the Marketplace

Overview of the Health Insurance Marketplace

Open Enrollment

Re-Enrollment [Why is this important]

Special Enrollment Periods

Process of Enrollment

Benefit to Enrolling in a Marketplace Plan

- Who to contact
- How to get help if needed



INTRODUCING - BANDAGE DAN!



What is Enroll Wyoming and why is that important to me?

Enroll Wyoming is a nonprofit, grant-funded organization that provides FREE consultations to individuals, small businesses, and families with health insurance questions, needs and concerns.

Helping you navigate Health Insurance options.

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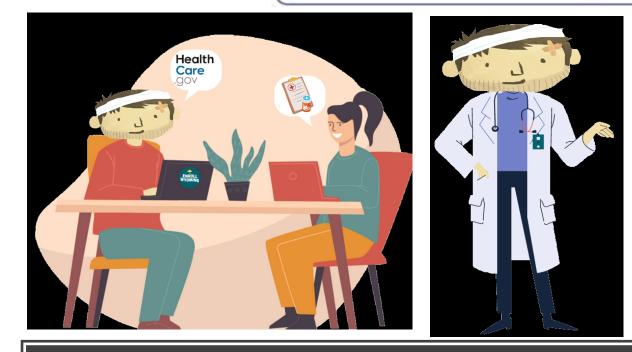
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ENROLL

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HealthCare.gov

Take health care into your own hands



ENROLL WYOMING



Federal Website for affordable Health Insurance options:

Online shopping Compare apples-to-apples Enroll Wyoming can help www.enrollwyo.org

ENROLL WYOMING



Wyoming Medicaid/CHIP Renewals



DID YOU CONTACT THE WYOMING DEPARTMENT OF HEALTH CUSTOMER SERVICE CENTER TO REPORT THE CHANGE?

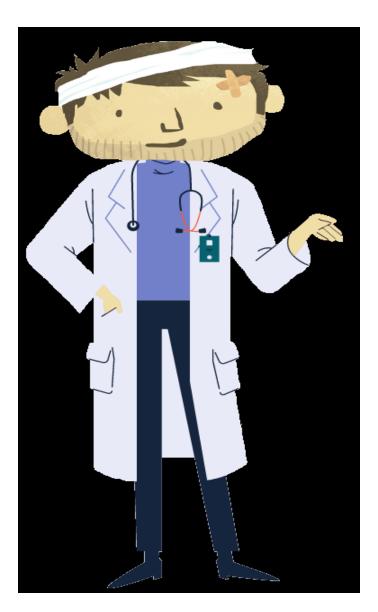
MAKE YOUR UPDATES ONLINE!

www.wesystem.wyo.gov

OR CALL US:

1-855-294-2127

THIS WILL HELP US CONTACT YOU WHEN IT'S TIME FOR YOUR RENEWAL



NAVIGATORS ALSO ANSWER QUESTIONS ABOUT

- Medicaid
- Kid Care/CHIP
- Medicare
- Private Insurance
- COBRA

ENROLL WYOMING ASSISTANCE



THE AFFORDABLE CARE ACT (ACA)

- THREE PRIMARY GOALS
- 1) Make affordable health insurance available to more people
- 2) Expand the Medicaid Program
- 3) Lower the cost of Medical services





Health Care Reform law was enacted in March of 2010

ESSENTIAL HEALTH BENEFITS





* SOME AMAZING FACTS ABOUT MARKETPLACE PLANS *

Affordability!

Essential Health Benefits!

> Children can stay on your plan!

will not be denied because of pre-existing conditions!



MARY ET PL

MOST PLANS WILL COST \$100 OR LESS EACH MONTH

MARKET P

AP

MARKET PLACE



Fast facts: Plan categories

Plan categories are based on how you and the plan share your health care costs. Generally, plans in categories with lower premiums pay less of your total costs. Categories with higher premiums usually pay more. All plans cover at least the same set of essential health benefits. **Categories have nothing to do with care quality.**

X Close

Bronze		Silver		Gold	
9 Plans	\$\$\$\$	9 Plans	\$\$\$\$	7 Plans	\$\$\$\$
Average premium		Average premium		Average premium	
\$0		\$81		\$0	
per month		per month		per month	
Bronze: Lower monthly premium than Silver, but your deductible i higher and you pay more when y get care.	s	Silver: Higher monthly premium Bronze, but your deductible is lo and the plan covers more of you costs.	wer	Gold: Higher premiums than Silv but your deductible is lower and plan pays more when you get ca	l your

Estimated monthly premium \$0.00 Including a \$713 tax credit Was \$586.53	Blue Cross Blue Shield of Wyoming ★★☆☆☆ BlueSelect Bronze Core □ Compare Bronze PPO Plan ID: 11269WY0070004 □ Compare					
	Deductible ① \$6,000 Individual total (health & drug combined) Extra deductible for some	\$7,000 Individual total	Individual total		Estimated total yearly ① costs Add yearly cost	
	Copayments / Coinsura Emergency room care 50% Coinsurance after	nce ① Generic drugs 50% Coinsurance after deductible	Primary docto 50% Coinsuran deductible		Specialist doctor 50% Coinsurance after deductible	



Estimated monthly premium	Mountain Health CO-C High Plains Ind Bronze PPO Plan ID: 3857	New plan - Not rated ①			
Including a \$713 tax credit Was \$530.22	Deductible ① \$7,000 Individual total (health & drug combined) Extra deductible for some	\$7,000 Individual	total	Estimated total yearly ① costs Add yearly cost	
	Copayments / Coinsuran Emergency room care No Charge After Deductible	Generic drugs No Charge After Deductible	Primary doctor No Charge After Deductible		

deductible

Mountain Health CO	New plan - Not rated			
High Plains Ind				
S Extra savings				
Silver PPO Plan ID: 3857	76WY0020002			
Deductible 🕕	Out-of-po	ocket maximum 🕕		
\$0	\$900		Estimated total yearly (costs	
Individual total	Individual	total		
(health & drug combined)		Add yearly cost	
Extra deductible for some				
Emergency room	Generic drugs	Primary doctor	Specialist doctor	
care	10%	\$10	\$35	
30% Coinsurance after				
deductible				



Estimated monthly premium \$96.94 Including a \$713 tax credit <i>Was \$809.94</i>	Blue Cross Blue Shield of Wyoming ★★☆☆☆ ● BlueSelect Silver Standard without Kid's Dental □ compare Silver PPO Plan ID: 11269WY0170018 ■					
	Deductible ① \$0 Individual total (health & drug combined) Extra deductible for some s	ne services		Estimated total yearly ① costs Add yearly cost		
	Copayments / Coinsurand Emergency room care 25%	Generic drugs No Charge	Primary doctor No Charge	Specialist doctor \$10		

Estimated monthly premium \$0.00

Including a \$713 tax credit

Was \$711.56

Blue Cross Blue Shie BlueSelect Gol Gold PPO Plan ID: 1126	d Classic			★★☆☆☆ ● □ Compare
Deductible 🕕	Out-of-pocke	et maximum 🕕		
\$800	\$9,100	\$9,100		ted total yearly 🕕
Individual total	Individual tot	al		
(health & drug combined)			Add	yearly cost
Extra deductible for some	e services			
Copayments / Coinsura Emergency room	nce 🚺 Generic drugs	Primary docto	r	Specialist doctor
care	\$5	\$30/25% Coins		25% Coinsurance af
25% Coinsurance after		after deductible	e	deductible
deductible				



Estimated monthly premium	Mountain Health CO- High Plains Ind Gold PPO Plan ID: 38576	New plan - Not rated ①		
Including a \$713 tax credit Was \$637.89	Deductible ① \$1,000 Individual total (health & drug combined) Extra deductible for some			Estimated total yearly ① costs Add yearly cost
	Copayments / Coinsuran Emergency room care 40% Coinsurance after deductible	Generic drugs	Primary doctor \$35	Specialist doctor \$50

Estimated monthly

Including a \$713 tax credit

premium

\$0.00

Was \$707.90

REGIONS 1, 2, & 3

Region 1

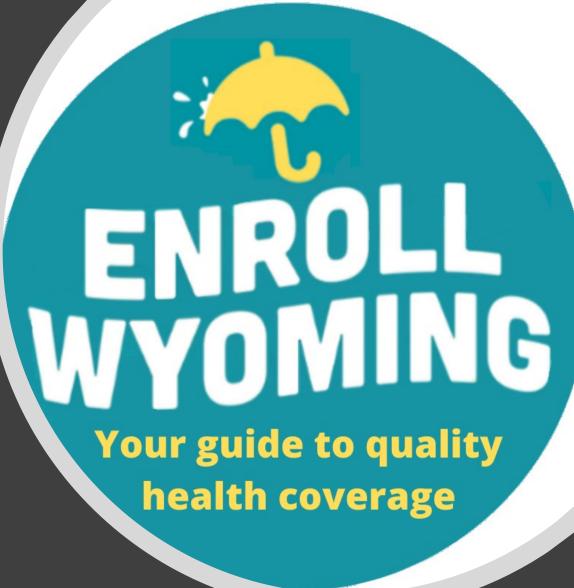
 In Campbell, Crook, Johnson, Sheridan, and Weston counties, consumers can directly contact Navigators Nancy Drummond at Nancy@enrollwyo.org or 307-461-9099 or Erik Saulness at erik@enrollwyo.org or 307-461-9572.

Region 2

 In Converse, Natrona, and Niobrara counties, consumers can directly contact Navigator Cynthia Nunley at cynthia.nunley@crmcwy.org or 307-274-2312 or Festi Edwards at festi@enrollwyo.org or 307-292-0387.

Region 3

 In Albany, Goshen, Laramie and Platte counties, consumers can directly contact Navigator Parker Anderson at parker@enrollwyo.org or 307-287-3023.



REGIONS 4, 5, & 6

Region 4

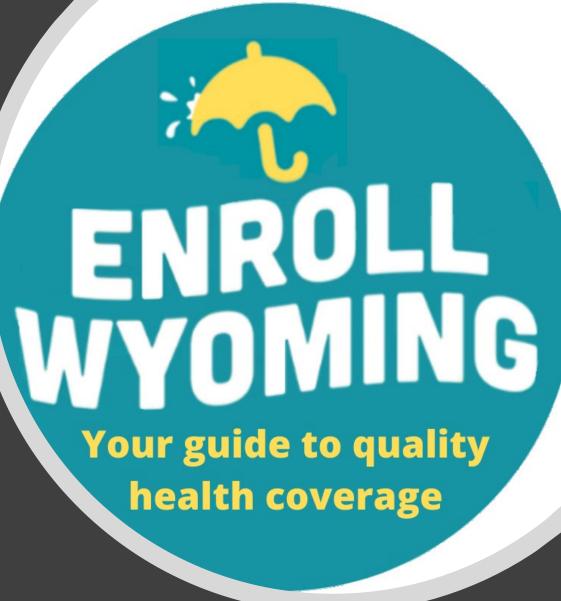
In Carbon, Lincoln, Sublette, Sweetwater, Teton and Uinta, counties, Soon to be filled

Region 5

In Big Horn, Hot Springs, Park, and Washakie counties, consumers can directly contact Abby Pratt at <u>abby@enrollwyo.org</u> or 307-254-9639.

Region 6

In Fremont County and the Wind River Reservation consumers can directly contact Navigator Molly Holt at Molly@enrollwyo.org or 307-240-9053.



OTHER PEOPLE TO CALL

PROJECT DIRECTOR -

Jason Mincer - 307-633-7299 - Jason@enrollwyo.org

LEAD MARKETPLACE NAVIGATOR -

Dasa Robertson - 307-214-0786 - dasa.robertson@crmcwy.org

MARKETING DIRECTOR – <u>Caleb Michael Smith</u> - 307-209-4896 – <u>caleb@enrollwyo.org</u>

ELIGIBILITY SPECIALISTS-

<u>Geraldine Minick</u> - 307-439-6645 – <u>gerry@enrollwyo.org</u> <u>Stephanie McAuley</u> - 307-620-8529 – <u>stephanie@enrollwyo.org</u>

MYOMING Your guide to quality health coverage

RECAP

All services are free!

Navigators remain fair and impartial!

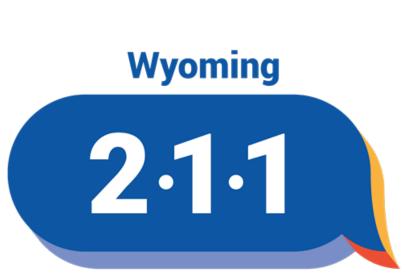
Navigators do not sell insurance or get a commission! With all the essentials to cover ... Do you fear you can't afford health insurance?



WHERE CAN WE FIND YOU?

Never Fear Super Dan is here!

www.enrollwyo.org



Get Connected. Get Help.™











THANK YOU

