



## ***What You Need to Know: Frequently Asked Questions***

### **What is Your Health Idaho?**

The Your Health Idaho health insurance marketplace is a new destination where individuals, families and small businesses of up to 50 employees can easily shop for, compare and choose a health insurance plan that is right for them.

Starting this fall, Your Health Idaho will:

- Allow you to make “apples-to-apples” comparisons between competitively priced health plans so that you can make a smart choice about the plan that is best for you and your family
- Help you find resources from throughout the state in the form of Consumer Connectors, including agents, brokers and in-person assisters available online and offline to help you navigate the Your Health Idaho website and understand your options
- Provide a consumer assistance center featuring a telephone hotline and accepting questions via email and standard mail
- Be the one place where you can receive premium assistance, sometimes referred to as the advance premium tax credit, to lower the cost of your monthly premiums if you are eligible and need this benefit

### **When does Your Health Idaho open?**

Starting this fall, you will be able to compare health plans on Your Health Idaho, with coverage beginning January 1, 2014. You will have until March 31, 2014 to enroll in a plan for 2014

### **Who can use Your Health Idaho?**

In 2014, Idahoans who are currently uninsured or those that have a plan and want to look for different coverage can shop on the Your Health Idaho. Additionally, small businesses with up to 50 employees can use Your Health Idaho to select a plan for all of their employees

### **How can I use Your Health Idaho to make “apples-to-apples” comparison of health insurance plans?**

Health insurance plans available on Your Health Idaho will be grouped in four categories: bronze, silver, gold and platinum. These categories are used to help you understand the percentage of healthcare expenses each plan will cover. For example, a bronze plan will cover roughly 60% of the costs of services it offers, a silver plan 70%, a gold plan 80% and a platinum plan 90%. Typically, plans where the insurance company covers a larger portion of your healthcare costs typically will have a higher monthly premium for you; plans where you pay more of your healthcare expenses have a lower monthly premium for you. For example, with a Bronze plan, you'll likely pay a lower monthly premium, but also you'll pay a higher share of costs when you get care. Platinum plans will likely have the highest monthly premiums, but when you need healthcare services you will likely pay less. All plans offered on the Your Health Idaho insurance marketplace have been certified by the Idaho Department of Insurance to certain minimum coverage requirements, called Essential Health Benefits (EHBs). Using Your Health Idaho you can compare plans of different metal values side-by-side and choose a plan that is right for your family and your budget.



**What are the essential health benefits that plans on Your Health Idaho will cover?**

All Qualified Health Plans (QHPs) that are sold on Your Health Idaho have been certified by the Idaho Department of Insurance that they meet the minimum coverage requirements called the essential health benefits. These plans will include items and services within at least the following 10 general categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

**How much will health plans cost on Your Health Idaho?**

The pricing of the health insurance plans that will be offered on the Your Health Idaho are currently being reviewed by the Department of Insurance and will be announced later in the year. Starting in the fall of 2013, you will be able to use Your Health Idaho to make “apples-to-apples” comparisons and choose a product that is right for your family and enroll with one, easy application form.

Additionally, Your Health Idaho is the one place where you can receive premium assistance to lower the cost of your monthly premiums if you are eligible and need this benefit.

**I’ve heard that there is premium assistance available if I shop on Your Health Idaho, how do I find out if I qualify?**

Your Health Idaho is the one place where you can receive financial assistance if you need it and are eligible. If you choose to shop for health insurance on Your Health Idaho you will may be able to receive premium assistance, sometimes referred to as the advance premium tax credit, or reduced cost-sharing options if you are eligible. The amount of premium assistance that individuals and families may be eligible for depends on your income, employment status and household size. While the exact amount of premium assistance will vary, some level of premium assistance may be available to individuals earning up to \$45,960 a year, couples earning up to \$62,000 a year and families of four earning up to \$94,200 a year.

**Can I shop on Your Health Idaho if I am not eligible to receive financial assistance?**

Yes, Idahoans can shop on Your Health Idaho regardless of whether or not they are eligible for financial assistance.

**If I have a pre-existing health condition, will I be denied coverage?**

No. Starting in 2014, no insurer can deny anyone health insurance based on health status. Your Health Idaho will allow you to comparison shop for the health plans that meet your needs regardless of your health status.

**Will I get to keep my doctor if I buy a health insurance plan through Your Health Idaho?**

It depends on which plan that you choose to buy and if a doctor is a part of that network. When comparing plans on Your Health Idaho, you will see a link to a list of doctors in each plan’s network. If



staying with your current doctor is important to you, check to see if they are included in the network before choosing a plan.

### **Do I have to buy health insurance if I am currently uninsured?**

It's your choice. However, starting in January 2014, federal law will require most Americans 18 and older to have health insurance or pay a penalty. If you choose not to purchase a health insurance plan with basic minimum standards, you could face a penalty of either \$95 a year or 1% of your taxable income, whichever is greater. This penalty will increase over time:

- In 2015, it will be the greater of \$325 per adult or 2 percent of taxable income. (Whichever is greater)
- In 2016, it will be the greater of \$695 per adult or 2.5 percent of taxable income. (Whichever is greater)
- After 2016, the tax penalty increases annually based on a cost-of-living adjustment.

### **Are there any exemptions to the penalty if I do not have a health insurance plan with basic minimum standards?**

The uninsured will not have to pay a penalty if they:

- Are uninsured less than 3 months of the year
- Are determined to be low-income and coverage is considered unaffordable
- Not required to file a tax return because their income is too low
- Are a member of a federally recognized tribe

### **Why should I buy a health insurance plan for my family?**

Unexpected illness or accidents that require a visit to a doctor or hospital can happen to anyone regardless of age. Having health insurance can offer you protection from large medical bills which can give you and your family peace of mind.

### **Who can help me navigate the resources available through Your Health Idaho?**

Later this year, through Your Health Idaho, you will be able to find assistance in understanding your options in Your Health Idaho in the form of Consumer Connectors, including agents, brokers and in-person assisters that are available online and offline to help you navigate the Your Health Idaho health insurance marketplace. Also starting later this year, you can find resources through the Your Health Idaho consumer assistance center equipped to answer questions by telephone hotline, email or standard mail.

You can reach the Idaho consumer assistance center via phone at 1-855-YHIdaho or via email at [info@yourhealthidaho.org](mailto:info@yourhealthidaho.org)

### **What is the difference between an In Person Assister and an Agent or Broker?**

In Person Assisters are employees or volunteers from non-profit entities around the state that have been trained by Your Health Idaho to help you understand what options are available to you and your family, as well as explain premium assistance. They will not be able to recommend which plan you should buy. Only an agent or broker can make specific recommendations about which plan you should buy. Agents and brokers are licensed and regulated by Idaho's Department of Insurance and typically get



payments or commissions from health insurers for enrolling a consumer into a plan. Some agents and brokers may only be able to sell plans from specific health insurers.

**Will the Your Health Idaho consumer assistance center be able to help Idahoans with limited English proficiency?**

Yes the consumer assistance center will handle inquiries and assist Idahoans in English, Spanish and have the capability to assist Idahoans in 150 other languages.

**How does Your Health Idaho differ from other websites that sell health insurance now?**

Your Health Idaho is an independent and central location where multiple insurance companies offer plans and compete for your business. Additionally, Your Health Idaho is the one place where you can go to receive premium assistance to lower the cost of premiums if you or your family need it and are eligible to receive it.

**Does the establishment of Your Health Idaho mean my employer will no longer be offering me health insurance or that I can't keep the health insurance plan I have now through my employer?**

The decision to offer coverage to employees will still be made by your employer. Check with your company's human resources department or office manager for more information. There's no need for you to change your health insurance plan or use Your Health Idaho, unless you find you want to or have to because of a change in your situation.

**Who will pay for Your Health Idaho?**

The implementation of Your Health Idaho is funded by grants through the U.S Department of Health and Human Services. To date, Idaho has received \$20.3 million dollars of grant money. Starting in 2016, Your Health Idaho will be self-sustaining, primarily through assessments.

**I own a small business — do I have to use Your Health Idaho to find coverage for my employees?**

It's your choice. Your Health Idaho is not intended to disrupt the existing insurance marketplace. Insurers can sell policies outside of Your Health Idaho and small businesses can purchase health insurance directly from a carrier or licensed agent outside of Your Health Idaho. Beginning in the fall of 2013, when the Your Health Idaho launches, businesses of 50 or fewer employees can choose to shop on Your Health Idaho to select plan for their employees.

**Will Your Health Idaho be open to employers larger than 50 employees?**

At this time only businesses with 50 employees or fewer will be able to use Your Health Idaho.