

# How can I compare health insurance plans from on and off the Marketplace?

The 2010 health law (Affordable Care Act, or ACA) created a Health Insurance Marketplace where people can compare and buy health plans online at Healthcare.gov. Marketplace plans have some differences in costs and coverage, but they are all required to include certain features that protect consumers, such as:

- Coverage for the 10 essential health benefits, such as pharmacy and hospital services
- Coverage for health problems you already have (pre-existing conditions), such as diabetes or cancer
- Contract term of 1 year, from January 1–December 31, with no limits on total benefit amounts paid
- Financial help for people who qualify, including tax credits

You can also buy plans off the Marketplace that have features to protect consumers. These include plans through your workplace, online, or through an insurance broker. However, be cautious about getting a short-term, limited duration (STLD) health plan. STLDs are only meant to help bridge a short gap when you lose your regular coverage, and they often have limited benefits.

Use the worksheet on pages 2–4 to help compare plan costs and coverage and see which plan is best for your needs and budget.

## Worksheet instructions:

1. Gather information about each plan's coverage, such as a copy of the plan policy or the Summary of Benefits and Coverage (SBC). For example, you'll find SBCs of all Marketplace plans at [healthcare.gov](http://healthcare.gov) for English or [cuidadodesalud.gov](http://cuidadodesalud.gov) for Spanish. If you need help finding coverage information for plans off the Marketplace, contact:
  - An assister in your area at [covermissouri.org](http://covermissouri.org) or **1-800-466-3213**
  - An insurance broker in your area
  - The insurance companies that offer the plans you're considering
2. Use the information to fill in the worksheet.

### What are short-term, limited-duration (STLD) health plans?

Plans that provide coverage for a limited amount of time – the contract lasts less than one year and may be renewed for up to 3 years at most. They do not have to follow the rules of the Affordable Care Act (ACA), so these plans may not cover pre-existing conditions or all 10 essential health benefits, and may put limits on how much they'll pay for covered health care.



## Option 1

## Option 2

Plan name: \_\_\_\_\_

Plan name: \_\_\_\_\_

- On the Marketplace  
 Off the Marketplace

- On the Marketplace  
 Off the Marketplace

### Questions about costs

**How much is the premium?**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**Can I get help** paying for premiums, such as Marketplace tax credits or employer contributions?

\$ \_\_\_\_\_ tax credit  
 \$ \_\_\_\_\_ employer contribution

\$ \_\_\_\_\_ tax credit  
 \$ \_\_\_\_\_ employer contribution

How much will I pay in out-of-pocket costs?

#### Copays for:

- General office visit
- Specialist visit
- Hospital visit
- Prescription drugs

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**Deductible**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**Co-insurance**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

**Out-of-pocket maximum**

\$ \_\_\_\_\_

\$ \_\_\_\_\_

### Definitions of insurance words

**Premium** – The monthly cost you pay for health insurance – they may be paid by you, your employer, or both.

**Tax credit** – money the government pays to help cover Marketplace plan premiums for people who qualify.

**Copayment, copay** – A fixed amount you may pay at the time you receive a health care service.

**Deductible** – The amount you pay out of your own pocket for your covered health care services before the plan starts to share the cost.

**Co-insurance** – Your share of health care costs after you have paid your deductible each year. The plan will pay the other share.

**Out-of-pocket maximum** – A limit on how much you have to pay out of your own pocket each year – for example, \$5,000.

## Questions about coverage

### Option 1

### Option 2

## Definitions of insurance words

<p>Does the plan <b>have annual (yearly) or lifetime limits</b>?</p>	<p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p>	<p><b>Limits, annual or lifetime (also called coverage maximums)</b> – Limits that some insurance plans have on benefit payments for the year or for the lifetime (term) of the contract. Some may not cover certain types of health care. If you reach the limit, the plan will stop paying for your health care.</p>
<p>Are my <b>doctors</b> listed below in-network?</p> <p>1. _____</p> <p>2. _____</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>Network providers or in-network providers</b> – Doctors, hospitals and other providers who contract with your insurance plan to give you health care services at a lower cost. Also called “preferred” providers.</p>
<p>Are my <b>medicines</b> listed below covered and how much do they cost? (check the plan formulary)</p> <p>1. _____</p> <p>2. _____</p> <p>3. _____</p>	<p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p> <p><input type="checkbox"/> Yes, it is \$_____</p> <p><input type="checkbox"/> No</p>	<p><b>Formulary or drug formulary</b> – A list of the prescription medicines or drugs the plan covers. Usually it groups the drugs into tiers, or levels, to control costs – for example, generic and name-brand drugs.</p>
<p>Do I have to answer <b>health questions or get a physical exam</b>?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	
<p>Does it cover <b>pre-existing conditions</b>?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><b>Pre-existing condition</b> – A health problem you have before your insurance starts. STLD plans may refuse coverage or charge more for a pre-existing condition.</p>
<p>Do I need a <b>referral</b> for a specialty doctor, such as a surgeon?</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	

## Questions about coverage

### Option 1

### Option 2

## Definitions of insurance words

Do I need <b>pre-authorization</b> to get a medical procedure, such as surgery?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Pre-authorization, prior approval</b> – Permission you may need to get from your insurance company before you use certain health care services.
Does this plan cover the <b>10 essential health benefits</b> ?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Essential health benefits</b> – The 10 kinds of health care services most insurance plans must cover, such as preventive care, prescription drugs, and lab services. Learn more at: <a href="https://www.healthcare.gov/coverage/what-marketplace-plans-cover/">https://www.healthcare.gov/coverage/what-marketplace-plans-cover/</a>
Are any treatments or care <b>excluded</b> (not covered)?	List of excluded services: _____ _____	List of excluded services: _____ _____	<b>Excluded services</b> – Health care services that are not covered and not paid for by your insurance plan.
What is the <b>contract term</b> of this plan? (such as 3 months, 1 year)	Term: _____  Is this an STLD plan? <input type="checkbox"/> Yes <input type="checkbox"/> No	Term: _____  Is this an STLD plan? <input type="checkbox"/> Yes <input type="checkbox"/> No	<b>Contract term</b> – The period of time that you have plan coverage.
Are there any <b>added benefits</b> of this plan, such as discounts at fitness centers or a 24-hour nurse hotline?	<input type="checkbox"/> Yes <input type="checkbox"/> No  List of added benefits: _____ _____	<input type="checkbox"/> Yes <input type="checkbox"/> No  List of added benefits: _____ _____	

### Find free, in-person help

To find free in-person help visit [covermissouri.org](http://covermissouri.org) or call **1-800-466-3213**

### Contact the marketplace

Call The Marketplace Call Center anytime at **1-800-318-2596 (TTY 1-855-889-4325)** or chat online [healthcare.gov](http://healthcare.gov).

### Para El Español

Encuentre ayuda gratuita cerca de usted llamando **1-800-318-2596** o visitando [cuidadodesalud.gov](http://cuidadodesalud.gov).

