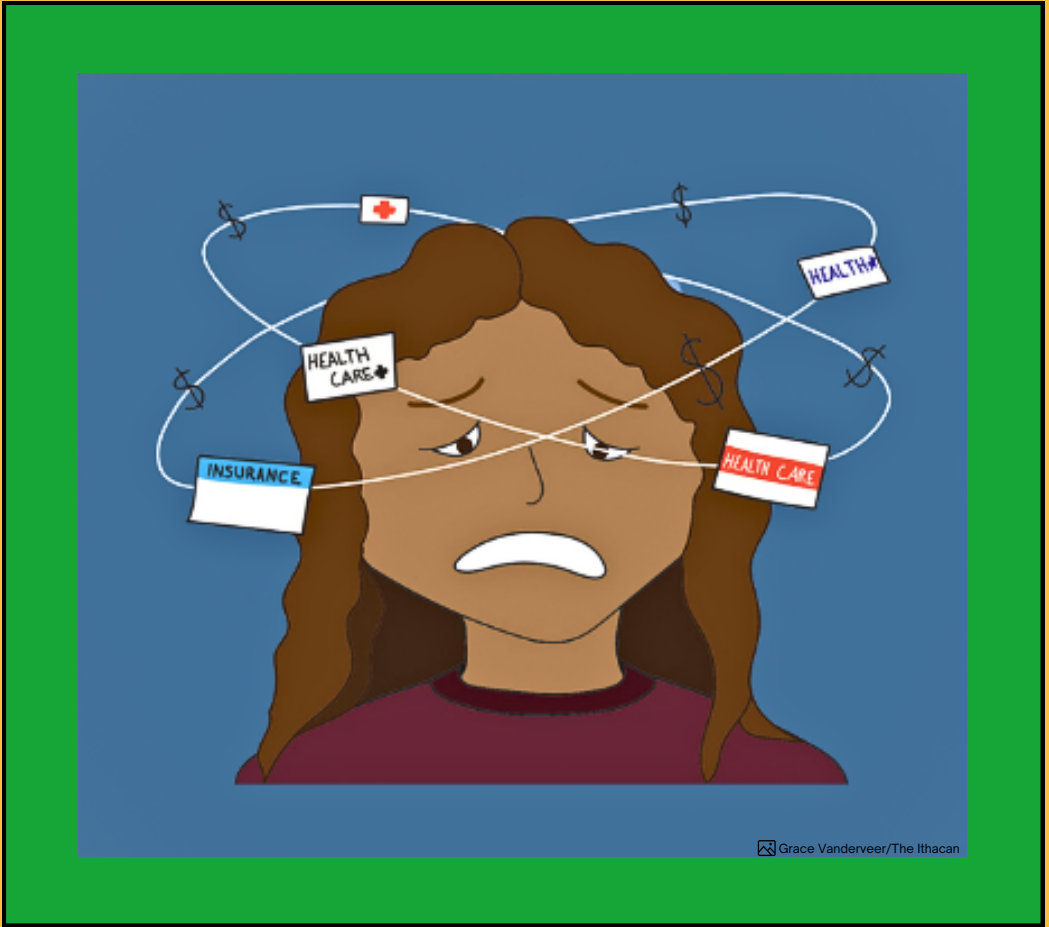


# WHAT THE HEALTH?!



 Grace Vanderveer/The Ithacan

A FIRST INTRODUCTION TO  
AMERICAN HEALTH INSURANCE

ZINE BY  
TESSA  
DUNBAR, OTS

# HOW DOES HEALTH INSURANCE HELP ME?

WHAT IS IT?

A POLICY TO PROTECT YOU FINANCIALLY BY OFFSETTING THE COST OF PLANNED OR UNEXPECTED MEDICAL CARE & SERVICES

DO I NEED IT?

YES

YOU SHOULD INVEST IN INSURANCE EVEN IF YOU ARE YOUNG & HEALTHY & THINK YOU DON'T NEED IT

COST OF NO INSURANCE!

1 SERIOUS ACCIDENT OR HEALTH ISSUE COULD RESULT IN OVERWHELMING DEBT &/OR BANKRUPTCY

OH NO!

150% MORE LIKELY TO AVOID NECESSARY MEDICAL CARE<sup>1</sup>

HOSPITALS CHARGE UNINSURED PATIENTS HIGHER RATES<sup>1</sup>

44% MORE LIKELY TO HAVE SIGNIFICANT MEDICAL DEBT<sup>1</sup>

HEALTHCARE FEELS PRETTY GOOD



WHEN YOUR EXPENSES ARE COVERED<sup>2</sup>

**SCAN  
ME**



**DIVE DEEPER**

**I STILL DON'T KNOW  
WHAT A DEDUCTIBLE IS**

**AND AT THIS POINT,  
I'M TOO AFRAID TO ASK**

**WHAT?!**

**SOS**

## **IMPORTANT TERMS**

### **PREMIUM**

A MONTHLY FEE FOR YOUR INSURANCE POLICY  
(Average premium in your 20's is \$235-\$476/month)

### **DEDUCTIBLE**

AMOUNT YOU PAY BEFORE COVERAGE KICKS IN  
(Resets yearly; preventative services automatically covered)

### **COINSURANCE**

PERCENTAGE OF THE COST COVERED BY INSURANCE  
(Applies after deductible is met)

### **COPAY**

FIXED AMOUNT YOU PAY FOR A COVERED SERVICE  
(Ex. Dr. appointment or prescription;  
may apply after deductible is met)

### **IN-NETWORK**

DOCTORS/FACILITIES HAVE NEGOTIATED DISCOUNTS  
WITH YOUR INSURANCE  
(Some insurance policies require you stay in-network)

### **OUT-OF-NETWORK**

NO NEGOTIATED DISCOUNTS WITH YOUR  
INSURANCE  
(Services could cost more or not be covered at all)

### **MAXIMUM OUT-OF-POCKET**

THE MOST YOU HAVE TO PAY FOR  
COVERED SERVICES PER YEAR  
(Insurance will cover 100% of costs when met;  
excludes monthly premium)

# Intro To Your Options

## PLAN TYPES

TYPE	BASIC INFO	PROS	CONS
<b>Health Maintenance Organization HMO</b>	In-network coverage; Primary Physician →Referral→Specialist	Affordable Option; typically ↓ premiums & deductibles	↓ choice who you see; only in-network except in emergencies; need referrals
<b>Preferred Provider Organization PPO</b>	In-network & out-of-network coverage	↑ choice who you see; no referrals = ↑ flexibility	↑ expensive than HMO
<b>Exclusive Provider Organization EPO</b>	In-network coverage	↓ expensive than PPO; ↑ choice than HMO; no referrals = ↑ flexibility	↑ expensive than HMO; only in-network except in emergencies
<b>Health Savings Account HSA</b>	Pre-tax savings account for medical expenses	May lower overall healthcare costs with tax benefits	High deductibles = expensive for some
<b>Fee-for-service</b>	In-network & out-of-network coverage; Reimbursed per service provided	Typically offers the widest network of providers = ↑ choice	Expensive; incentivizes excessive treatments for profit
<b>Catastrophic</b>	Essential & emergency services for young adults ↓30yrs	↓ monthly premiums; low cost when not using services regularly; worst-case scenario protection	Very high deductibles; not good for chronic conditions
<b>Medicaid</b>	Public assistance, based on financial need/eligibility	Free or low-cost health insurance; mandatory benefits vary by state	Coverage limitations = ↓ flexibility; limited provider choice; treatment discrimination due to ↓ reimbursement rates

# Your Options Continued



## What is the Health Insurance Marketplace?



- IT IS WHERE CONSUMERS CAN COMPARE AND PURCHASE PLANS THAT FOLLOW FEDERAL & STATE COVERAGE GUIDELINES
- INDIVIDUALS & FAMILIES CAN RECEIVE DISCOUNTS MAKING HEALTHCARE MORE AFFORDABLE; EXCLUDES CATASTROPHIC PLANS
- YOU DO NOT NEED TO PURCHASE YOUR PLAN THROUGH THE MARKETPLACE BUT YOU WILL NOT BE ELIGIBLE FOR DISCOUNTS IF YOU DON'T

COMPARE MARKETPLACE CATEGORIES

Category	Monthly Payments	Insurance Pay vs. You Pay	Out-of-pocket Cost	Value for Needs
CATASTROPHIC	Lowest monthly premium	0% vs. 100% until deductible met	Highest cost for care; highest deductible	Protection from worst-case medical scenarios
BRONZE	Low monthly premium	60% vs. 40%	High cost for care; high deductibles	Better value vs. catastrophic if used > 3x/yr
SILVER	Moderate monthly premium	70% vs. 30%	Moderate cost for care; lower deductibles vs. Bronze	More routine care covered vs. Bronze
GOLD	High monthly premium	80% vs. 20%	Low cost for care; low deductibles	For frequent care
PLATINUM	Highest monthly premium	90% vs. 10%	Lowest cost for care; very low deductibles	For frequent care with a lot of coverage provided

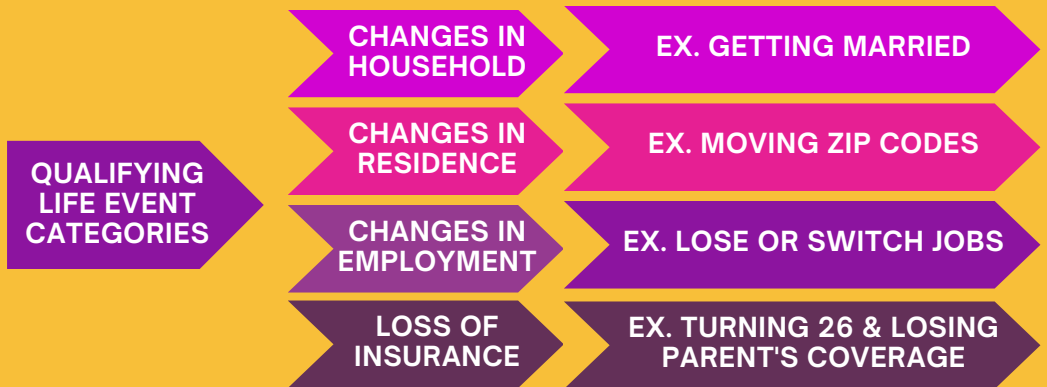
# HOW TO ENROLL

**Most** states have Open Enrollment from Nov. 1st-January 15th each year; anyone can purchase or change their health insurance plan during this time.



Outside of the Open Enrollment period, you can **ONLY** purchase health insurance if you qualify for a Special Enrollment Period. Typically you will have 60 days before or after a qualifying event to purchase/change plans.

**\*You can enroll in Medicaid at anytime if you qualify**



Open Enrollment Info

Special Enrollment Info

# KNOW YOUR RIGHTS

**AFFORDABLE  
CARE ACT  
(ACA)  
HEALTHCARE  
REFORM LAWS  
TO PROTECT  
CONSUMERS**

**WHILE SOME STATES HAVE THEIR OWN RULES PROTECTING CONSUMERS, ALL INSURANCE PLANS PURCHASED THROUGH THE MARKETPLACE MUST MEET THESE REQUIREMENTS SET BY THE ACA:**

- **YOU CANNOT BE DENIED COVERAGE EVEN IF YOU HAVE A PRE-EXISTING CONDITION**
- **YOU HAVE A RIGHT TO RECEIVE FREE PREVENTIVE CARE**
- **YOU HAVE A RIGHT TO STAY ON YOUR PARENT'S HEALTH PLAN IF YOU ARE ↓ 26**
- **INSURANCE COMPANIES CAN'T LIMIT YEARLY OR LIFETIME COVERAGE OF ESSENTIAL BENEFITS**
- **YOU HAVE THE RIGHT TO RECEIVE EASY-TO-UNDERSTAND INFORMATION ABOUT YOUR HEALTH BENEFITS**
- **YOU ARE PROTECTED FROM UNREASONABLE INSURANCE RATE INCREASES**
- **YOU CAN'T BE DENIED COVERAGE BECAUSE YOU MADE A MISTAKE ON YOUR APPLICATION**
- **YOU HAVE THE RIGHT TO CHOOSE YOUR PRIMARY DOCTOR**
- **YOU HAVE THE RIGHT TO APPEAL A HEALTH INSURANCE COMPANY DECISION**

## **ESSENTIAL BENEFITS**

**UNDER ACA INSURANCE COMPANIES MUST PROVIDE COVERAGE FOR THESE SERVICES:**

- **OUTPATIENT CARE**
- **EMERGENCY SERVICES**
- **HOSPITALIZATION**
- **PREGNANCY, MATERNITY & NEWBORN CARE**
- **MENTAL HEALTH & SUBSTANCE ABUSE DISORDERS**
- **PRESCRIPTION DRUGS**
- **REHABILITATIVE CARE**
- **DISEASE & CHRONIC DISEASE MANAGEMENT**
- **LABORATORY SERVICES**
- **PREVENTATIVE CARE**
- **DENTAL & VISION CARE FOR CHILDREN UNDER 19 (THESE SERVICES NOT CONSIDERED ESSENTIAL AS AN ADULT)**

**PRO TIP:  
REQUEST A  
SUMMARY OF  
BENEFITS AND  
COVERAGE (SBC)  
FROM YOUR  
INSURANCE FOR  
EASY-TO-  
UNDERSTAND  
COVERAGE POLICY**

**DIVE**

**DEEPER**



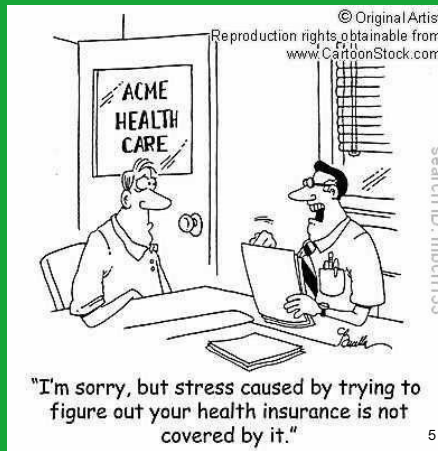
**! WARNING**

**PLANS PURCHASED OUTSIDE OF THE MARKETPLACE DO NOT NEED TO FOLLOW ACA REQUIREMENTS**

**This zine was created to provide basic health insurance information with access to additional resources to help guide you when you are ready for more information. What health insurance option is best depends on your situation and needs. Navigating options can feel overwhelming, but resources to help guide you are available! Remember to breathe during the process.**

**YOU  
GOT  
THIS!**

**MORE  
RESOURCES!**



**REFERENCES**



**CREATED**

**IN 2023.**