**Before You Buy That “Low Cost” Health Insurance:**

**STOP, CALL, CONFIRM**

Know What You’re Buying. Get Advice from a Trusted Source.

To buy insurance that will cover a wide range of conditions, start with the federal Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov) [or STATE exchange] or talk to an agent or broker that is licensed in [STATE]. If you have questions, call the [DOI] at \_\_\_\_\_\_\_

***Marketplace Open Enrollment for 2021 coverage is from November 1 to December 15 [or STATE OE period].*** *You may still be able to enroll in comprehensive coverage outside of these dates if you have a qualifying life event, like losing other health coverage, moving, getting married, or having a child. Medicaid is always open to those who qualify.*

***Financial Help May Be Available***

*Visit [MARKETPLACE OR EXCHANGE WEBSITE] to learn if you qualify for financial assistance that could help you pay for Marketplace insurance or if you qualify for low or no cost coverage through Medicaid.*

*You can find brokers, agents and others qualified to review [MARKETPLACE or EXCHANGE] plans at* <https://localhelp.healthcare.gov/#/>

***If you found less costly health insurance online or someone called with an offer,*** here are some questions to ask first, before buying. For help, call your state [DOI]:

* Is it a **Short-Term, Limited Duration** plan, a Sharing Ministry plan, or other limited-coverage plan or sold through an association that requires a membership fee? If so, it could cover less than Marketplace plans.
* Is the person selling the plan licensed in [STATE]? If so, ask for his/her state license number and contact [STATE DOI] at [phone number] to confirm.
* What is the insurance company and is it licensed in [STATE]?
* Does the plan cover your pre-existing conditions? What about your medications?
* What are the deductibles? There may be different deductibles for different services.
* What services DOESN’T the plan cover?
* For services that ARE covered, how much will the plan actually pay? Is there a limit on the total amount the plan will pay per person, per service, or per year?
* How long will the coverage last? Will you be able to keep or renew your coverage if you get sick?
* Does the plan have a provider network?
	+ If yes, how do you access information about it? Is your doctor or hospital in the network?
	+ If not, will doctors and providers agree not to bill for amounts above what the plan pays?

Ask for a written example of how coverage works if you visited a physician and needed diagnostic tests and follow up care. And if you had a hospital stay for several days, where you had testing and scans, surgery, and saw several specialists.

**Before buying, always ask for the plan’s details in writing and take the time to review the materials carefully. Do not feel rushed into making a decision.** Remember, there is free help available to you at [NAME OF INSURANCE DEPT WITH PHONE NUMBER].



**Get more help with these resources from the National Association of Insurance Commissioners**

[What to Ask When Shopping for Health Insurance](https://content.naic.org/sites/default/files/inline-files/What%20to%20Ask%20When%20Shopping%20for%20Health%20Insurance.pdf)

[Health Insurance Shopping Tool](https://content.naic.org/sites/default/files/inline-files/Health%20Coverage%20Shopping%20Tool%20NAIC%20%281%29.pdf)