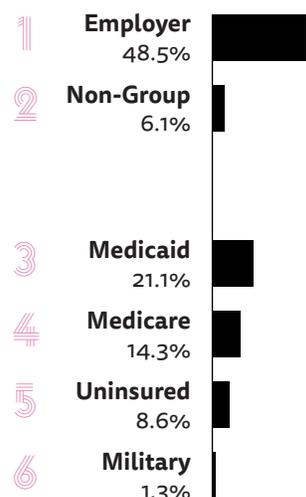


# How to Choose & Enroll In a Health Insurance Plan

## From Where Can I Get Health Insurance?

This toolkit will help you better understand the different sources of health insurance in the United States. Follow the chart below to learn more about your coverage and the alternatives.

Source of Health Insurance Coverage (US, 2021)



※ Note that for most types of health insurance, you can only enroll during specific "open enrollment" time periods each year.

※ When choosing a plan, look at the Summary of Benefits & Coverage (SBC) to learn details of the plan.

## Private Insurance

### 1 Employer

When starting most jobs, you should get information from your employer about how to register for your employer-sponsored group health plan. You may get to choose from multiple options.

### 2 Non-Group

If you don't qualify for any government programs or are self-employed, you can purchase health insurance directly from a private insurance company, through the federal Health Insurance Marketplace, or your state's Marketplace (e.g. Covered California). Marketplace is simply a tool to help shop for insurance. Call 1-800-318-2596 for help with Marketplace.

## Government-Sponsored Health Insurance Programs

### 3 Medicaid

Offers government-funded health insurance to low-income individuals. Call 1-800-318-2596 to learn more, or fill out an application on HealthCare.gov. (Medi-Cal is California's Medicaid program. You can apply at [www.CoveredCA.com](http://www.CoveredCA.com))

### 4 Medicare

Generally for seniors 65+ and people with disabilities. To enroll, visit a local Medicare office, call 1-800-772-1213 or visit [www.ssa.gov/benefits/medicare/](http://www.ssa.gov/benefits/medicare/).

### 5 Uninsured

If uninsured, you should seek health insurance. Health insurance may seem expensive, but not having it can be more costly when emergencies arise. Health insurance plans are also able to negotiate lower rates with medical providers.

### 6 Military

TRICARE covers uniformed service members, retirees, and their families.

## Choosing a Private Plan

### Major considerations:

- ❑ **Low Deductible/Copays (with Lower Premiums):** better protected against emergencies and you pay less when you actually get care. May benefit you if you participate in high-risk activities, need frequent care, or have pricey prescriptions.
- OR
- ❑ **High deductible/copays (with higher premiums):** may benefit you if you're not expecting to use care frequently and are younger/healthier with low risk of unexpected medical costs.
- ❑ Do I want out-of-network coverage? (Consider if you travel often)
- ❑ Do I want a primary care provider (to coordinate my care)?
- ❑ Do I often see specialists?
- ❑ Are the providers and facilities (locations) I want in-network?
- ❑ Which medications are covered by the formulary?

### Common Private Plan Types:

**HMO Lower in Cost, Less Flexibility**  
No out-of-network coverage, and specialists require PCP referrals.

**PPO Higher Cost, More Flexibility**  
Out-of-network is covered, and specialists do not require referrals.

### Private Plan Tiers:

Marketplace categorizes plans into four levels. Availability may vary by area.

| Tier     | Premiums | Cost (Avg) |
|----------|----------|------------|
| Bronze   | Low      | 40%        |
| Silver   | Moderate | 30%        |
| Gold     | High     | 20%        |
| Platinum | Highest  | 10%        |