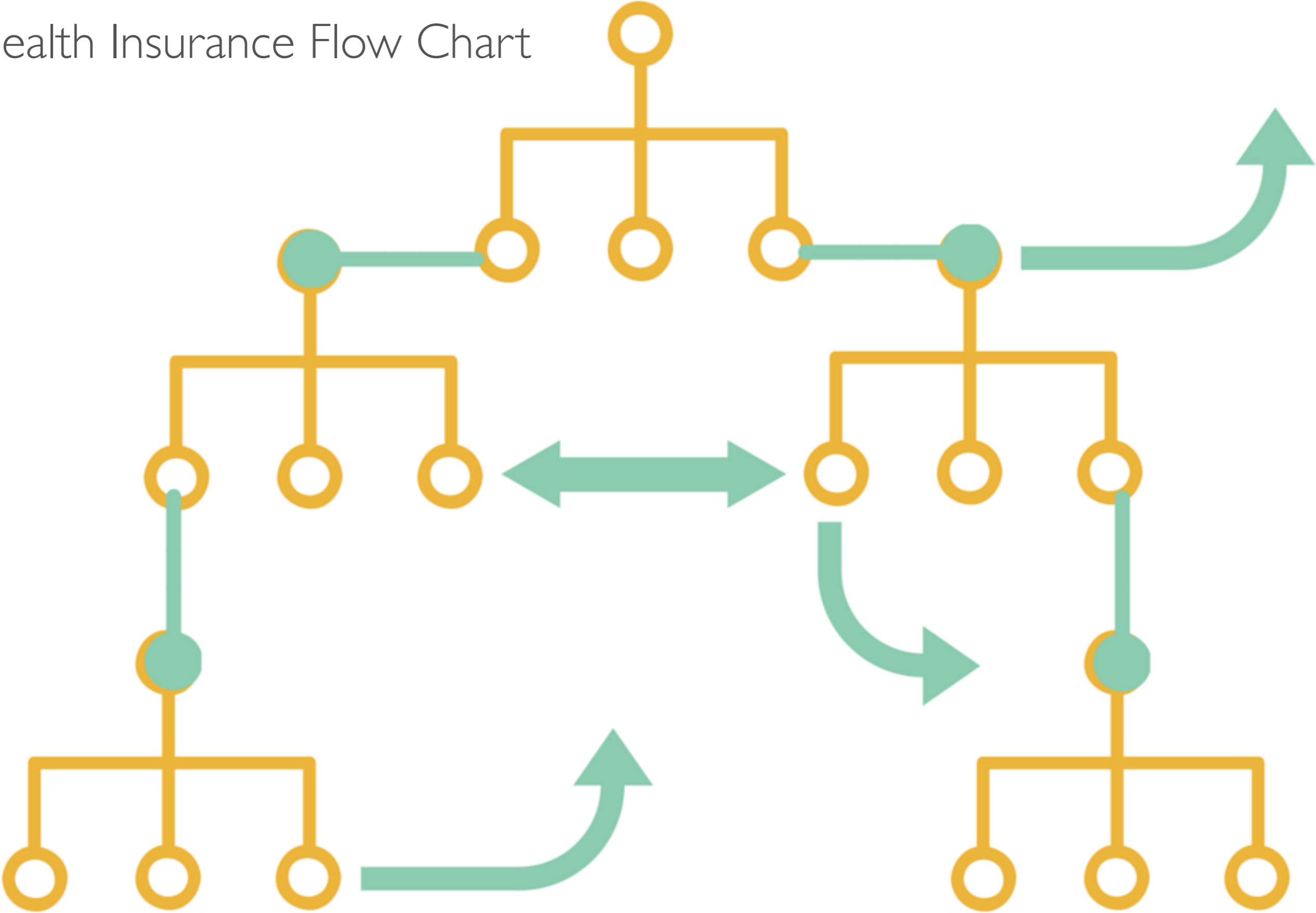


# 2016 HEALTH INSURANCE OPTIONS

Cindy Hagen, Independent Insurance Agent

# Health Insurance Flow Chart



# HEALTH INSURANCE

## AN OVERVIEW IN 623 EASY STEPS

- What is it?
- Who pays for it?
- Where do you find it?
- When can you get it?
- Why should you have it?
- How do you use it?

# WHAT IS HEALTH INSURANCE?

## 10 ESSENTIAL HEALTH BENEFITS

- Outpatient Care
- Emergency Care
- Inpatient and Hospital Care
- Maternity and Newborn Care
- Mental Health and Substance Abuse Care
- Prescription Drug Coverage
- Rehabilitative and Habilitative Services
- Laboratory Services
- Preventive and Wellness Care
- Pediatric Services - Dental and Vision for those under 19

# WHO PAYS FOR IT?

- Individual Plan - You pay for it
- Small Group Plan - Employer pays at least 50% of employee premiums



# INDIVIDUAL INSURANCE

- Individual mandate - penalty for no coverage
- Open enrollment is Nov 1 - Jan 31
- Special Enrollment Periods are possible
- Purchase from Carrier or Washington Healthplan Finder



# SMALL GROUP INSURANCE

- Groups of 1 or more W-2 employee
- Year round open enrollment
- Purchase from Carrier or Washington Healthplan Finder



# CONSIDERATIONS

- Preferred Doctors
- Prescription Drugs
- Chronic Health Needs
- Risk Tolerance
- Budget

