

# About the Affordable Care Act

Currently Special Enrollment is now Available

## What can I do during SEP?

- You can enroll in a plan for 2022 coverage anytime during the year if you have a life changing event (**see page 3**)
- You can change your current ACA plan to a different plan
- You can view/compare plans, cost, subsidies without enrolling and if you find a plan that works for you and your family you can simply complete the application on **HealthSherpa** → [English](#) - [Spanish](#)
- Over **9 million** have signed up through **HealthSherpa**, the #1 certified partner of Healthcare.gov and the marketplace.



To view plans, subsidies, compare and enroll click



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## Preventive Services

HealthSherpa

You have full coverage  
for preventive care – with no costs!



As long as you get preventive care from an in-network doctor or health care professional, you will not have to pay out of pocket.



### **Vaccinations**

flu, measles,  
hepatitis



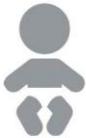
### **Cancer screenings**

colorectal screenings,  
mammograms,  
Pap tests



### **Adult well care**

cholesterol,  
blood pressure



### **Newborn care**

hearing tests,  
blood tests



### **Children well-visits**

obesity, evaluation,  
measurements



### **Pregnancy care**

gestational diabetes,  
screenings

These are only a few of the services available at no cost to you when you see an in-network doctor or health care professional for well visits.

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# Qualifying Life Event

**You can enroll anytime**

## Qualifying Life Event (QLE)

A change in your situation — like getting married, having a baby, or losing health coverage — that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period. There are 4 basic types of qualifying life events.

- Loss of health coverage
  - Losing existing health coverage, including job-based, individual, and student plans
  - Losing eligibility for Medicare, Medicaid, or CHIP
  - Turning 26 and losing coverage through a parent's plan
- Changes in household
  - Getting married or divorced
  - Having a baby or adopting a child
  - Death in the family
- Changes in residence
  - Moving to a different ZIP code or county
  - A student moving to or from the place they attend school
  - A seasonal worker moving to or from the place they both live and work
  - Moving to or from a shelter or other transitional housing
- Other qualifying events
  - Changes in your income that affect the coverage you qualify for
  - Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
  - Becoming a U.S. citizen
  - Leaving incarceration (jail or prison)
  - AmeriCorps members starting or ending their service
  - 150% or less of the Federal Poverty income

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**Open Enrollment Period Nov. 1<sup>st</sup> – Jan. 15<sup>th</sup>**

## HMO – PPO – EPO - HDHP?

**HMO** stands for Health Maintenance Organization. With an HMO plan, you'll choose a primary care physician (PCP). Your PCP will provide checkups and routine care and issue referrals when you need to see a specialist. You'll need to use doctors and hospitals in the network, the Out-of-network services are covered only for emergencies.

**PPO** stands for Preferred Provider Organization. With a PPO plan, you can visit any doctor or hospital, both in- and out-of-network, without a referral. You'll pay less when you choose in-network doctors and hospitals and pay more when you choose out-of-network

An **Exclusive Provider Organization (EPO)** is a lesser-known plan type. Like HMOs, EPOs cover only in-network care, but networks are generally larger than for HMOs. They may or may not require referrals from a primary care physician. Premiums are higher than HMOs, but lower than PPOs.

A **High Deductible Health Plan (HDHP)** has low premiums but higher immediate out-of-pocket costs. Employers often pair HDHPs with a Health Savings Account (HSA) funded to cover some or all of your deductible. You may also deposit pre-tax dollars in your account to cover medical expenses, saving you about 30%.



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## What are the 4 tiers of ACA?

**Standardized Health Plans: Four Tiers** of Coverage ... Under the Affordable Care Act (**ACA**) health plans will be required to provide four levels of coverage: **bronze, silver, gold and platinum**. In the exchanges, participating plans must offer, at a minimum, one silver and one gold plan.

### *Fast, Easy Enrollment*

4 out of 5 got help paying  
for their health insurance



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Questions? I'm  
here to help.

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Hello, we are HealthSherpa

We make it easy to find the health plan that's best for you. So far we've helped 5 million people do just that.

To view plans, subsidies, compare and enroll  
click here->[HealthSherpa](#)



Next Open Enrollment is Nov. 1st

Health Insurance  
Marketplace