

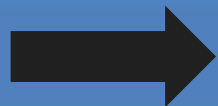
How to Choose and Enroll in 2015 Health Insurance

Do I Qualify for a Subsidy?

No. People in Household	1	2	3	4	5	6
You may qualify for a subsidy if you project your yearly 2015 household income to be between...	\$11,670 - \$46,680	\$15,730 - \$62,920	\$19,790 - \$79,160	\$23,850 - \$95,400	\$27,910 - \$111,640	\$31,970 - \$127,880

Be sure to add up projected 2015 Adjusted Gross Income (Line 37 from 1040) from all household members.

YES – I qualify for a Subsidy



Purchase Marketplace plan
Visit www.enrollvirginianow.com

Easy-to-use gateway to healthcare.gov. Enter zip code, get immediate list of available Marketplace plans, subsidy amounts, premiums, plan details. Choose the best one and enroll in 10-15 minutes. **QUICK AND HASSLE-FREE!**

NO – I do NOT qualify for a Subsidy



Purchase plan outside Marketplace

See next page for available carriers and guide to choosing the right one. More information at www.enrollvirginia.com.

Open Enrollment runs from Nov 15, 2014 – Feb 15, 2015. Coverage start date depends on enrollment date:

Enroll by Dec 15 for Jan 1 start; between Dec 16-Jan 15 for Feb 1 start; between Jan 16- Feb 15 for March 1 start.

UNITED HEALTHCARE



Higher premium, but easy access to high quality care nationwide through National PPO Network.

Apply online: <http://tinyurl.com/3uyg4lh>

National PPO Network means access to care anywhere in US. Good for when the unthinkable happens and you want access to the best care available (ex. Cancer treatment at Sloan Kettering). Higher premiums.

ASSURANT HEALTH



Higher premium, but easy access to high quality care nationwide through Aetna's National PPO Network.

Apply online: <http://tinyurl.com/l5l8w6d>

Choose between United Healthcare and Assurant based on finding the plan that best meets your needs. Consider coverage options, provider networks, and pricing.

BC/BS Plans



Carrier depends on where you live; Offers more attractive price point, but a bit more restrictive access to care. Large portfolio of plans to choose from.

Both Carefirst and Anthem offer open access HMO plans – no referral and no requirement to designate Primary Care Physician (PCP)

CAREFIRST:

Maryland, DC, and certain parts of Virginia:

- Cities of Alexandria and Fairfax, Town of Vienna, Arlington County, Areas of Fairfax and Prince William Counties lying east of Rte. 123.

ANTHEM: All other areas of Virginia

Apply for Anthem online:

https://brokerportal.anthem.com/ehb/web/bkr/acc/agentconnect/JONATHANKATZ_1

Apply for Carefirst online: <https://carefirst.inshealth.com/?allid=CAR27748&agentid=133802>

KAISER PERMANENTE
or AETNA



Most restrictive in terms of access to care;
Most attractive price point.

Aetna coverage provided by carrier based on where you live:

Visit <http://wp.me/p3f3Fo-1NV> for Kaiser Application

- Northern Virginia — Alexandria City, Arlington County, Fairfax County, Fairfax City, Falls Church City, and Loudoun County. Use INNOVATION HEALTH. Visit <http://wp.me/p3f3Fo-1Nh> for application and information.
- Richmond area – Use COVENTRY BON SECOURS -- available on Exchange only – Apply online at www.enrollvirginianow.com.
- All other areas of Virginia – Use AETNA. Visit <http://wp.me/p3f3Fo-1P0> for application and information.