



GET COVERED FLORIDA

**Almost 2.8 million people in Florida don't have health coverage.¹
Don't let one accident or sickness set you back.**

**The average charge for a COVID-19 patient
requiring a hospital stay is \$73,300.²**

**Open Enrollment begins November 1,
but you may still qualify for coverage now.
Speak with an agent to discuss your options.**

IS THIS YOU?

- Self-employed or independent contractor
- Unemployed or working fewer hours than normal
- Not working because you're caring for children or elderly parents
- Never had insurance and not sure how it works
- Think you can't afford coverage or don't need it because you're healthy
- Putting your own care last so your family can get care
- Plan to pay for health care as you go
- Waiting until you qualify for Medicare

You May Have More Options Than You Think!

It's important to understand a few key things so you can make the best choice for you and your family. This is a short overview of health insurance, who needs it, why it's important and how to get help and support.

Most people living in the U.S. are eligible

In addition to U.S. citizens, here are a few categories of immigrants who can enroll in coverage:

- Lawful Permanent Resident (LPR) or Lawful Temporary Resident (LTR)
- Cuban/Haitian entrant
- Asylee and Refugee (Eligible if they've been granted employment authorization or are under the age of 14 and have had an application pending for at least 180 days)
- Temporary Protected Status (TPS)
- Work or student visa
- See a [full list](#)

When you can sign up

The enrollment period for a 2022 plan starts November 1, but you could qualify to get coverage sooner if you've had a major life change. There are many reasons you could qualify but some of the most common are if you recently lost your job or had a change in income, gotten married, had a child or recently became a U.S. citizen.

You won't have to wait

Once you choose and enroll in a plan, your health coverage starts as early as the first day of the following month. This includes a wellness checkup at \$0 and coverage for prescriptions.



COMMON HEALTH INSURANCE MYTHS



Myth: I can't afford health insurance. "Cheap" is not cheap.

Fact: *It probably costs less than you think!* Lots of people misjudge how much health coverage costs, especially if you're worried about covering basic household needs. But financial help is available. Nine out of 10 Floridians without health coverage right now will qualify for a subsidy (financial help lowering the monthly cost). **In fact, more than 700,000 people in Florida are missing out on getting a health plan payment for them and their families for \$0 per month!**^{3*} And many people get help with their out-of-pocket costs like prescription drugs and doctor's visits through cost-sharing reductions. The first step is talking with an agent who can help you find the right health plan based on your health conditions or prescription needs. An agent or navigator can help find out if you qualify for financial assistance through the Marketplace and enroll in the right plan for your needs and budget.



Myth: I don't need health insurance.

Fact: *No one plans to get sick or hurt.* But most people will need medical care sometime during the year. When you have a health plan, you won't have to pay the entire bill on your own. Did you know the average charge for a COVID-19 patient requiring a hospital stay is \$73,300?² Or that fixing a broken leg can cost up to \$7,500?⁴ And comprehensive cancer care can cost hundreds of thousands of dollars?⁴ Unexpected medical bills can cause stress and financial strain. And don't forget about lost income if you miss work. Having a health plan can give you peace of mind that you're covered.



Myth: I'm healthy and plan to stay that way. The occasional sick visit costs less than a monthly premium.

Fact: *Having health coverage can help you stay healthy!* Preventive services, like wellness checkups and vaccines, and screenings, like mammograms and colonoscopies, are covered at \$0 copay. So, you can catch health issues early, when they can be easier to treat. These services could cost thousands without coverage, and treatment for an unexpected health issue can throw your budget off track fast. When you need medical care, many plans offer virtual visits right from home on your smart phone or computer for a convenient option. Staying on top of your health now can help prevent issues and save money down the road.

(continued)

COMMON HEALTH INSURANCE MYTHS



Myth: I'll qualify for Medicare in a year or two. I'll hold out until then.

Fact: *You may not need to wait!* Insurance rates for those in your age group may have actually gone down since you last checked due to the Affordable Care Act rules. And depending on your income, you may qualify for help lowering your monthly premium.* An agent or navigator can help you find out and find a plan that works for you. By having a health plan, you won't have to pay the full cost of your medical care if you get sick or hurt. And preventive services, like wellness checkups and screenings, may be covered at a \$0 copay. These are even more important as we age and can help catch conditions early, when they can be easier to treat.



Myth: Finding a health plan is too confusing.

Fact: *Help and guidance is a phone call or click away!* Agents and navigators can help you find the right plan for you and make the process simple. They'll explain health insurance in a simple way and find a plan that covers what you and your family need. It's their job to find out if your doctor is in the network, tell you exactly what your plan does and does not cover and look up the cost for prescription drugs you take. They'll even tell you about ways to save money and how to plan for and understand out-of-pocket costs, like copays, coinsurance and deductibles. You can reach them through video chat, email, phone—whatever's best for you. And you can ask about dental and vision coverage. Many agents also speak Spanish and Creole. When it's time to choose a plan, you're not alone.



Myth: Agents don't really care about what I need.

Fact: *Agents are required to be licensed by the state.* This means they're bound by law to be honest and trustworthy—to keep your best interest in mind. You might be uncomfortable if you've never worked with a licensed health insurance agent. But working with one is the best way to compare plans and make sure you understand what you're buying and how to make the most of your plan's benefits.

*Depending on income

DON'T LEAVE MONEY ON THE TABLE

Recent changes to the Affordable Care Act (Obamacare) make health insurance even more affordable with more financial assistance available to people in Florida.

MORE THAN **700,000**

Number of uninsured people in Florida who could get a plan with a \$0 monthly payment after financial assistance.³

\$202,000

How much a family of four can earn and still be able to get financial help with lowering their monthly payment.

\$10

The monthly cost of an ACA plan after financial assistance for 4 out of 5 individuals enrolled in a 2021 ACA plan.⁵



How much an individual will pay monthly for health insurance if they earn \$30,500 per year in 2021.

\$0

318,500

How many more uninsured people in Florida can now get financial help because of the American Rescue Plan.⁵ Plus, those who already get help will get even more!

9 OUT OF 10

The number of people in Florida who enrolled and got financial help in 2020. Even more are eligible for assistance now because of the American Rescue Plan.⁶

Could this be you?

It's worth your time to find out if you and your family qualify today!



READY TO SHOP?

Talk to or video chat with an insurance agent

A licensed agent offers personalized service and guidance. They'll work with you to understand your family's needs, help find out if you qualify for a subsidy, shop for plans and compare benefits and enroll you in the plan that best meets your needs. They'll be your trusted source for help and guidance throughout the year.

Call a health navigator

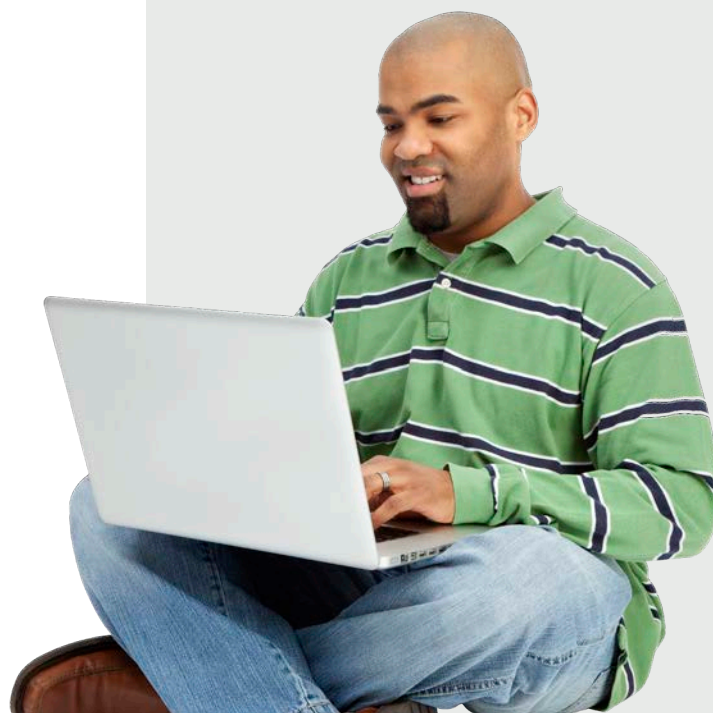
Navigators can show you all your plan options, guide you and help you enroll on healthcare.gov (the Marketplace). They are unable to advise which plan is best for you. For free enrollment assistance, call 877-813-9115 or visit coveringflorida.org.

Call the Marketplace or visit healthcare.gov

When you enter some basic information through the site, you can compare your health insurance options. Then, from the same site, you'll be able to enroll in a plan on your own. You can also call the Marketplace for help completing your application at 800-318-2596 or visit healthcare.gov.

You have options. **If you don't know where to begin, here are a few tips.** Starting with an agent or working with a health navigator might be the right choice for you. They can make the shopping process easier and help you find the right plan. If you want to do it on your own, you can visit healthcare.gov to start looking at plan options.

**Need help or have questions, call
844-481-3770**





¹ [KFF.org](https://www.kff.org)

² [COVID-19: The Projected Impact of the COVID-19 Pandemic on the US Healthcare System](#)

³ [KFF.org](https://www.kff.org)

⁴ [healthcare.gov](https://www.healthcare.gov)

⁵ [hhs.gov](https://www.hhs.gov)

⁶ [CMS.gov](https://www.cms.gov)