

HEALTH INSURANCE IS IMPORTANT, NOW MORE THAN EVER

This is a difficult time for everyone.

But there's some good news! If you missed Open Enrollment, you can still get coverage! The Marketplace is offering a **Special Enrollment Period from February 15 to August 15**, giving you another chance to enroll in coverage for 2021.

Here are some tips to help protect you and your family.

More than just U.S. citizens are eligible.

Marketplace health plans are available to more than just U.S. citizens, including Lawful Permanent Residents (Green Card holders), Cuban or Haitian entrants, individuals who have a Temporary Protected Status (TPS), those with a work or student visa and many more. And you may even qualify for financial assistance (known as a subsidy) from the government without impacting your immigration status.

Help to find the right plan is available.

Several insurance companies offer individual ACA plans. First-time shoppers should consider getting advice from an agent licensed by the state. Licensed agents are bound by law to be honest and trustworthy. Many also speak Spanish and Creole.

You may be able to get help paying for your health plan.

Nine out of 10 Floridians may qualify for financial help through the Marketplace to lower their monthly payments. **Your payment could be as low as \$0 per month, depending on your income.**

Don't worry, you can get coverage even if you have a preexisting condition.

Even if you have a medical condition, you can still get a Marketplace plan. And more good news: It won't cost you more, and there aren't any coverage limitations either. In addition, many plans offer programs and extra support to help you better manage your conditions.

The information in this document is provided courtesy of Florida Blue.

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to learn more.

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¹Source: <https://s3.amazonaws.com/media2.fairhealth.org/brief/asset/COVID-19%20-%20The%20Projected%20Economic%20Impact%20of%20the%20COVID-19%20Pandemic%20on%20the%20US%20Healthcare%20System.pdf>

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It's important to make sure you and your family are covered.

The average charge for a COVID-19 patient requiring a hospital stay is **\$73,300**.¹

SPECIAL TIP:

You'll find all of your options in one place.

You can view all the companies and their products that are available in your area by visiting the Marketplace ([healthcare.gov](https://www.healthcare.gov)).

Your Special Enrollment Period is February 15 until August 15.

If you miss it, your next opportunity to get Marketplace coverage will be in November, for coverage that starts on January 1, 2022.

Every plan is different.

Make sure any doctors, pharmacies and other facilities you use participate in the network for the plan you are considering.

