



Make your health
a top priority.



ChooseHealth
DELAWARE

Your guide to the
Health Insurance Marketplace

ChooseHealthDE.com
24/7 helpline: 1.800.318.2596
TTY: 1.855.889.4325

“The deductible was \$3,000 less than my previous policy.”

Janice Baker
Selbyville



Health insurance changes lives for the better

Choose Health Delaware is the state's free resource to help answer your questions about the Health Insurance Marketplace. Delawareans who don't have insurance can access and evaluate low-cost coverage options. Whether you have experience buying health insurance or it's your first time, **visit ChooseHealthDE.com or call the 24/7 Helpline at 1.800.318.2596 (TTY: 1.855.889.4325).**

The average amount paid for health insurance in Delaware was
\$130 PER MONTH.

(Source: ASPE report)

FIVE REASONS why you should have health insurance:

1 IT'S THE LAW

If you're required to have health insurance and don't get it, you'll pay a fine that gets larger every year—and could cost more than your actual health insurance.



2 IMPORTANT SERVICES COVERED



Your coverage gives you many services everyone needs, including emergency room, hospital stays, vaccinations, blood tests, medication, checkups, preventive care, and lots more.

3 YOU HAVE OPTIONS

At the Health Insurance Marketplace, health insurance companies compete for your business. So you can compare their offers and choose the best plan for you.



4 PEACE OF MIND



Having health insurance means you're prepared for any health issue—from a car accident injury to a sudden illness. Health insurance can also help you avoid health concerns before they become major problems.

5 FINANCIAL HELP IS AVAILABLE

You may be eligible for tax credits and subsidies to offset the cost of premiums and out-of-pocket expenses. In fact, 8 out of 10 people who enrolled in Delaware received help paying for their insurance.



THE VALUE

of having health insurance

When you have health insurance, **you'll always have peace of mind** because you'll be covered when health concerns arise. From surgery to sudden illness to everyday bumps and bruises...and much more:

- Prescription drugs
- Outpatient care
- Emergency services
- Hospital services
- Maternity and newborn care
- Mental health services
- Blood work and lab services
- Routine shots and screenings
- Help with chronic diseases like diabetes
- Dental and vision care for kids
- Substance abuse treatment services



VS.

THE PENALTY

for not having health insurance

Not having health insurance is against the law. And if you don't have it, you'll pay a costly penalty—a penalty that gets larger every year you don't have health insurance.

The penalty is different for everyone. To calculate what yours might be, visit ChooseHealthDE.com.

5 in 10
uninsured young adults could pay
\$50 or less
a month for health coverage.

(Source: U.S. Dept. of Health & Human Services)

How to enroll

Go online and sign up for health insurance coverage by visiting **Healthcare.gov**. There you can find the health insurance plan that best meets your needs and budget.

When you apply for coverage you'll need to provide some information about you and your household, including your income and any insurance you currently have.

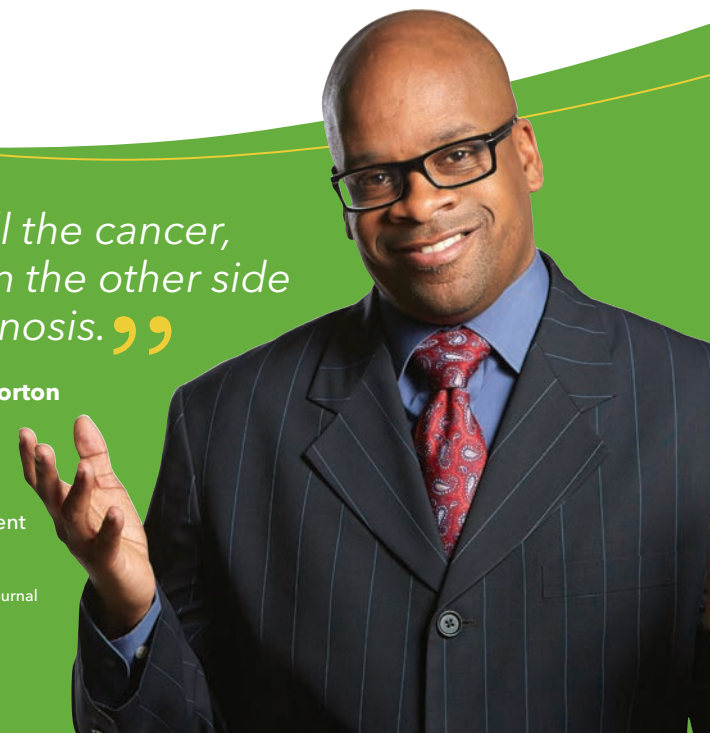
- ☐ **Birth dates** of those applying for coverage
- ☐ **Social Security numbers**
(or document numbers for legal immigrants)
- ☐ **Employer and income information** for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
- ☐ **Policy numbers** for any current health insurance plans covering members of your household
- ☐ A completed **Employer Coverage Tool** for every job-based plan you or someone in your household is eligible for. You can find the Employer Coverage Tool at: www.healthcare.gov/downloads/employer-coverage-tool.pdf

“They got all the cancer,
and I am on the other side
of the diagnosis.”

Rev. Dr. Donald Morton
New Castle

Health insurance
coverage led to early
detection and treatment
of prostate cancer.

Source: Wilmington News Journal



“I’m able to get the medication my son needs daily.”

Stephanie Brown
Smyrna



How to use your new health insurance

Once you are registered you can use your coverage to do the following:

- > Go to the doctor
- > Get emergency care
- > Fill a prescription at the pharmacy

BUT FIRST:

1. Make your health a top priority.

Your family and friends are counting on you to stay healthy. So make time for exercise and relaxation, plus regular checkups with your healthcare provider. He or she can offer advice on healthier eating, the best ways to stop smoking and other strategies to help you achieve your wellness goals.

2. Understand your insurance plan.

In many cases, health insurance may help to pay for your medical services and expenses. Insurance companies offer a variety of insurance plans, and each plan works a little differently. It’s important to check with your insurance company to make sure you know how your plan works, what services your plan covers and how much different services will cost.



3. Use your insurance card or other document.

Once you get coverage, you will receive a membership package with information that relates to your insurance plan and coverage. You will want to become familiar with this information because you will need it when you see a provider or if you call your insurance company to ask a question.

4. Find a healthcare provider.

Choosing a provider is one of the most important decisions you will make about your healthcare. Finding the right provider takes a little bit of homework because there are many to choose from. Remember, not every provider is right for you. Use your insurance company’s provider directory so you can find one that meets your needs!



5. Call and make an appointment.

Tell the doctor’s office your name and if you are a new or existing patient, and why you are calling. Make sure they accept your insurance. Ask about days and times that work best for you to schedule an appointment. Find out if there are any forms they can send you before your visit. See what else you should bring to the visit, like medical records you may have or a list of the medicines you take.

6. What to bring to your first visit:

- Insurance card or other documentation
- Photo I.D. (driver’s license, passport, etc.)
- Any papers or forms that they sent ahead of time to fill out
- Health information, such as medical records, that would help your provider understand your health history and your family’s health history
- A list of any medicines you are taking, including dosage and frequency. Include prescriptions, other medications you take regularly (like aspirin), herbal remedies and vitamins
- If you are allergic to any medications or have allergies, let your provider know
- Any prescription refills that you need
- Your co-payment, if any. See your insurance card or other documentation
- Questions or concerns you have about your health—write them down so you don’t forget to ask





To learn more

about key dates, news and updates specific to the
Health Insurance Marketplace in Delaware, visit

ChooseHealthDE.com



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