

## How do I pay my premium?

You can pay your premium online, by phone, or by mail. When you select a plan, the Marketplace will direct you to your new insurer's website where you can pay your premium online or find instructions to pay by phone or mail.

## What information will I need to get enrolled?

- Social Security numbers (or document numbers for legal immigrants)
- Employer and income information for every member of your tax-filing household who needs coverage (Ex: Wage and Tax statements from pay stubs & W2 forms)
- Policy numbers for any current health insurance plans covering members of your household
- Completed "Employer Coverage Tool" for every job-based plan you or someone in your household is eligible for



## Importance of Supplying Correct Information

The information you provide will affect your tax return, so it is very important to provide accurate information. You can update your account at any time by logging in at [www.HealthCare.gov](http://www.HealthCare.gov)

## Questions? Concerns?

Go to [www.HealthCare.gov](http://www.HealthCare.gov) or call the 24 hour toll-free number, 1-800-318-2596 or 1-855-889-4325 (for hearing impaired callers).

Mercy Community Healthcare  
Care Coordination Department  
1113 Murfreesboro Road  
Suite 202 - Counseling Center  
Suite 319 - Health Center  
Franklin, TN 37064  
615.790.0567 Phone  
866.790.8388 Toll Free  
[www.MercyTN.org](http://www.MercyTN.org)



Mercy's Six Certified Application Counselors



## Enrolling in the Health Insurance Marketplace



- What is the Marketplace?
- How can Mercy's Certified Application Counselors help?
- When can I sign up?
- What are the steps to enrollment?
- What information will I need to get enrolled?
- How do I pay my premium?

## What is the Health Insurance Marketplace?

The Health Insurance Marketplace is a new way to get health insurance. Private companies will offer insurance plans that all provide a comprehensive set of benefits (coverage for doctor visits, preventive care, hospitalization, prescriptions, and others).

By law, you cannot be denied coverage due to a pre-existing condition like cancer or diabetes. At the Health Insurance Marketplace you can:

- With one application, you can explore dozens of health plans in your area and compare them side-by-side in easy-to-understand language
- See what your premium, deductible, and out-of-pocket costs will be before you enroll
- Discover if you can get lower costs based on your income and family size



## When can I sign up?

There are two times when you can sign up for coverage:

1. During Open Enrollment: November 1st, 2016 through January 31st, 2017
2. When you have a Qualifying Life Event such as losing work-based coverage, moving to a new area, a change in family size, and more (again, Certified Application Counselors can help you find out if you're eligible)

## How can Mercy's Certified Application Counselors help?

Certified Application Counselors are trained professionals, licensed with the State of Tennessee, who can assist consumers through each step of the application process.

Their role is to help you understand your options and to be a fair, unbiased resource acting in the best interest of the consumer. They are not affiliated with any insurance company. Here are some situations that they can help with:

- Understanding and completing the application.
- Helping you understand what each plan offers you
- Explaining how a tax credit lowers your monthly insurance payment (premium), if you qualify
- Appealing the eligibility determination
- Filing for an exemption from the requirement to purchase coverage (some restrictions apply)



## What are the steps to enrollment?

1. Gather your supporting documents for completing your application
2. Create a Marketplace account at [www.HealthCare.gov](http://www.HealthCare.gov) or by calling 1-800-318-2596
3. Fill out the Marketplace application
4. Review your eligibility determination
5. Select a health plan
6. Pay your first premium