

CONSUMER ADVISORY

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By Attorney General Tom Miller

Navigating the New Health Insurance Marketplace

As federal and state agencies prepare for the Health Insurance Marketplace rollout under the Affordable Care Act (ACA), so, too, are those who will try to take advantage of people who are not familiar with the nation's new health care law.

Starting on October 1, if you are uninsured or buy your own coverage you can enroll for health insurance through the Health Insurance Marketplace for coverage beginning as soon as January 1, 2014. The Marketplace will allow you to compare and select plans. Those plans must be Qualified Health Plans explicitly approved by the federal government to serve Iowa.

Sources for Information & Coverage Enrollment

You can learn more about the Health Insurance Marketplace and Iowa's Qualified Health Plans through several sources:

- **Website: www.HealthCare.gov:** This is the federal government's official Health Insurance Marketplace website. Here you can now get information, compare plans and coverage options, and you can enroll starting October 1.
- **Help Center: 1-800-318-2596:** The Help Center is now open 24 hours a day, seven days a week. You can talk with a customer service representative, obtain the same information you'll find on the website, and you can enroll for coverage starting October 1.
- **Navigators:** Navigators, who are government trained and certified, will help answer Marketplace questions, discuss eligibility and options, and prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace. On October 1, you'll find Iowa Navigators through the federal government's website or Help Center (see above). In Iowa, three recipients have received Navigator grants: Genesis Health System, Visiting Nurse Services of Iowa, and Planned Parenthood of the Heartland.
- **Certified Application Counselors:** These counselors will perform many of the same functions as navigators, including educating consumers and helping people complete applications for coverage. Counselors might come from community health centers or other health care providers, hospitals or social service agencies. On October 1, you'll find Certified Application Counselors through the federal government's website or Help Center.
- **Agents and Brokers:** State-licensed health insurance agents and brokers who meet Health Insurance Marketplace requirements may enroll individuals, small employers, and employees in coverage through the Marketplace.

Scammers Taking Advantage

Unfortunately, scammers are working ahead of the launch date and will undoubtedly continue to take advantage of consumers once the Marketplace takes effect. In some cases, criminals will try to collect personal or financial information. In other cases, unscrupulous sales people will try to sell "discount medical plans." Those so-called discount plans may be insurance plans that really don't save you money, or they may not be legitimate health insurance plans at all.

Tips to Avoid Scams

- The government will not call or email you to solicit enrollment plans. Your Marketplace options and additional information are available at www.HealthCare.gov or the Help Center at 1-800-318-2596.
- Anyone who claims they're enrolling you for coverage through the Marketplace before October 1 is not legitimate.
- Guard your personal information! If a caller claims they are with the government verifying personal information for a new government health insurance or Medicare card, hang up. (Medicare isn't part of the Marketplace established by ACA, so you don't have to replace your Medicare coverage with Marketplace coverage.) The information they may seek could include Social Security numbers or bank account information for "direct deposits."
- Be wary of sound-alike government or company names, especially if they list a toll-free number other than the Help Center's number (1-800-318-2596).