



## Enrolling Uninsured Virginians: 10 Things Providers Need to Know

Beginning November 15, 2014, uninsured Virginians can enroll for health care coverage through Virginia's Health Insurance Marketplace established as part of the Affordable Care Act. Hospitals and health systems can play a vital role in educating uninsured patients about their coverage options and helping them navigate the Marketplace. Here are 10 things providers should know:

1. The Marketplace is a single, online source that allows patients to get information about their health coverage options; make side-by-side comparisons of health plan benefits, quality, and price; find out if they're eligible for assistance with the costs of health coverage; and enroll for coverage.
2. Open Enrollment begins on November 15, 2014, and ends on February 15, 2015. Marketplace coverage for the 2014 benefit year ends December 31, 2014, but individuals enrolled can renew coverage or choose a new plan through the Marketplace during the open enrollment period. The latest date for enrollment for coverage beginning January 1, 2015, is December 15, 2014. After February 15, 2015, individuals can still enroll if they have a "qualifying life event," which could be change in family size (birth of child or divorce), moving to a new state or change of income or if they qualify for a [special enrollment period](#).
3. Patients can get in-person assistance in reviewing their coverage options and enrolling for coverage from a variety of sources. ENROLL-Virginia.com provides an [interactive map](#) that can be used to identify in-person assistance available in your area.
4. Health plans offered in the Marketplace will offer coverage for "essential health benefits" with at least these items and services:
  - Ambulatory patient services
  - Emergency services
  - Hospitalization
  - Maternity and newborn care
  - Mental health and substance use disorder services, including behavioral health treatment (which includes counseling and psychotherapy)
  - Prescription drugs
  - Rehabilitative and habilitative services and devices
  - Laboratory services
  - Preventive and wellness services and chronic disease management
  - Pediatric services, including oral and vision care
5. Individuals can buy insurance through a Marketplace if they live in the United States, are U.S. citizens or U.S. nationals (or are lawfully present), and aren't currently incarcerated.
6. Health plans competing in the Marketplace cannot refuse to offer coverage or charge higher premiums based upon gender or a pre-existing condition.

7. Depending on household income and family size, many individuals may qualify for tax credits to help lower their share of monthly premiums, or help that reduces deductible, copayment or other cost-sharing amounts.
8. Individuals will be able to choose coverage by health plan category (bronze, silver, gold, or platinum). This system makes it easier to compare similar plans based on price and coverage. The platinum plans have the highest monthly premiums, but have lower out-of-pocket costs. The bronze plans have the lowest monthly premiums but have higher out-of-pocket costs.
9. Using a single [application](#) on HealthCare.gov, individuals can find out if they and/or their family members are eligible for Medicaid, the Children’s Health Insurance Program (CHIP), or for financial help paying for a private health insurance plan offered in the Marketplace.
10. Resources are available now.

**[Enroll Virginia!](#)**: Provides a number of helpful resources to assist patients and providers in their efforts to enroll the uninsured through Marketplace. The website includes an interactive map that allows users to get a list of organizations in their area that provide in-person assistance with enrollment through the health insurance marketplace, as well as, a list of health plans available that offer coverage in their area. The website also provides a schedule of upcoming enrollment events and links to the health insurance marketplace and basic resources regarding coverage and enrollment.

**[Cover Virginia](#)**: This is the site where on-line enrollment in Virginia Medicaid is completed. This site is geared towards the Medicaid-eligible population and includes Virginia-specific resources to help patients better understand their options for coverage through Medicaid and the Marketplace, and the steps involved in enrollment.

**[HealthCare.gov](#)**: This is the site where on-line enrollment through the Marketplace is completed. The site provides information about health coverage options; side-by-side comparisons of private insurance plans’ benefits, quality, and price; eligibility for assistance with the costs of health coverage; and more.

**Health Insurance Marketplace Call Center**: If you have questions, call 1-800-318-2596. TTY users should call 1-855-889-4325.

