

Resources for Information on the Federal Facilitated Marketplace

Open enrollment is November 1, 2018 through December 15, 2018

<https://www.healthcare.gov/> Please be careful that consumers are not redirected toward alternate sites. This is the official website. If you can't find the answer you need, scroll to the bottom of the page for additional resources.

<http://covermt.org/> The Montana Primary Care Association has worked for years to establish a network of assistors that can help consumers with their enrollment needs. You can find help in your local area, learn basic health insurance terminology and find information about the marketplace itself.

<https://montanahealthanswers.com/> This website was developed by the Montana Commissioner of Securities and Insurance.

<https://montanahealthanswers.com/2019-individual-plans/>

Can be used to compare plans by rating area as well as cost sharing charts.

<https://montanahealthanswers.com/talk-to-a-human/>

We have Certified Application Counselors and Certified Exchange Producers who are licensed to assist with enrollment.

To be eligible for tax credits or premium assistance, consumers must enroll through www.healthcare.gov.

Plans offered through www.healthcare.gov are major medical plans. Major medical plans are defined by the Affordable Care Act and must include preventive care and cannot exclude coverage for pre-existing conditions. For a list of what's covered by marketplace plans, <https://www.healthcare.gov/coverage/what-marketplace-plans-cover/>

Short term policies are designed to cover short term gaps in coverage. Short term insurance is not required to compliance with the Affordable Care Act provisions.

<http://montanahealthanswers.com/wp-content/uploads/2018/10/Health-Insurance-Policy-Comparison-Worksheet.pdf> Health Insurance Shopping Comparison tool

Important for all consumers:

The cost of insurance is not just the premium but also the amount of risk or exposure the consumer is left with after insurance. In addition to monthly premium, consumers need to look at deductibles, out of pocket maximum and network coverage.