



Shopping for Health Insurance Plans

How many health insurance plans can I choose from?

It depends on the county you live in as some insurance companies offer coverage only in certain areas. In some counties, you could have a choice of up to 4 different insurance companies for Plan Year 2023. Insurance companies also offer different plans. With different levels of coverage. These are known as metal levels (Platinum, Gold, Silver, Expanded Bronze, Bronze). All plans cover the same services but some plans have higher premiums and lower out-of-pocket costs. The following companies currently offer insurance plans on kynect:

- Anthem
- Molina
- CareSource
- WellCare
- Best Life (Dental)

Some plans include dental and/or vision coverage. If the medical plan you choose does not come with dental, you can buy a dental or vision plan by itself (this will require an additional premium).

How should I pick a plan?

It is important to look through all the plans offered to you when shopping online. To choose the plan that is right for you, you may want to ask yourself:

- Do you need a family plan?
- Do you visit the doctor often?
- Do you need a specialist?
- Are your doctors available in-network (part of your insurance plan)?
- How much do you want to pay each time you visit a doctor or specialist?

Note: learning later that a doctor or specialist is not in network will not allow you to change plans once Open Enrollment has ended.

Here are some other things to think about:



Metal Levels	All health plans sold through kynect are classified into one of four metal levels (Platinum, Gold, Silver, Expanded Bronze, Bronze). As the metal level increases from Bronze to Platinum, so does the amount of medical costs (coinsurance) that a plan will cover. A Bronze plan usually has a lower premium and a higher out-of-pocket cost. A Platinum plan usually has a higher premium and a lower out-of-pocket cost.
Catastrophic Plan	This type of plan has lower monthly premiums and mainly protects you from very high medical costs. A catastrophic plan generally requires you to pay all of your medical costs up to a certain amount. You must be under 30 to buy a catastrophic plan through kynect. Catastrophic plans are not offered in all areas.
Premium	The amount to be paid for health insurance coverage. The portion of the premium that you pay depends on the amount of payment assistance you receive through kynect. Premium bills are sent out in advance. The bill must be paid each month even if you do not use any services, just like auto insurance.
Out-of-pocket Maximum/Limit	The most you will typically pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% of the cost of services (some plans may still require co-pays after the out-of-pocket limit has been met). There is usually a separate out-of-pocket maximum for each member of the family, as well as the entire family.
Type of insurance provider plan and network	Some types of plans will let you visit almost any doctor or health care facility without paying more. In other plans, if you choose a doctor or facility that is not in the plan's network, you will pay more.
Benefits	All plans offered through kynect offer the same essential health benefits and free preventive services, and cover pre-existing conditions. Some plans may offer additional benefits.

To help you with your application and plan choice, kynect has licensed insurance agents and kynectors. A kynector can help you apply and narrow down your plan choices. An insurance agent is a trained insurance professional who can help you enroll in a health insurance plan. Agents may work for a single health insurance company or represent several companies. You won't pay anything additional if you enroll with an agent. To find an agent or kynector, call kynect at 1-855-4kynect (459-6328).

Once you have submitted an application online and been approved to enroll, you will see several plan options. You will be able to search for plans by premium cost, metal level, or using other search filters.

