

# Champions for Coverage help Americans understand the Health Insurance Marketplace

## Local help available

Health and Human Services (HHS) Secretary Kathleen Sebelius today recognized more than 900 Champions for Coverage nationwide. These organizations and businesses have volunteered to help Americans without affordable insurance learn more and get coverage through the Health Insurance Marketplace, which opens for business tomorrow and will give consumers a whole new way to shop and purchase affordable, high quality health coverage.

"A network of volunteers on the ground in every state - health care providers, business leaders, faith leaders, community groups, advocates, and local elected officials - can help spread the word and encourage their neighbors to get enrolled," said Secretary Sebelius.

In Rushville, patients and those with questions may contact Meridian Health Services, 509 Conrad Harcourt Way, or call 765-932-3699 and ask to speak with Jenny Ford. The main website for information on healthcare, insurance and the marketplace is [www.healthcare.gov](http://www.healthcare.gov).

Champions for Coverage include national and local businesses and organizations - bloggers, community health centers, hospitals, communities of faith, and civic organizations. They will use publicly available materials from the Centers for Medicare & Medicaid Services (CMS) - both digital and in print - to help members of their communities understand their new options through the Marketplace. There are many ways these organizations are helping, including providing information about the law in their office, hosting education events, or posting information on

**Meridian Health Services** in Rushville provided the following details for their patients and those in the community who may have questions.

### Health Insurance Marketplace: 10 Things to Tell Your Patients

1. If you don't already have health coverage, the Health Insurance Marketplace is a new way to find and buy health coverage that fits your budget and meets your needs.

2. Open Enrollment starts October 1, 2013, and ends on March 31, 2014. Plans and prices will be available then. Coverage starts as soon as January 1, 2014.

3. Not only can you view and compare health insurance options online, but with one simple application, you can have those options tailored to your personal situation and find out if you might be eligible, based on your income, for financial assistance to lower your costs.

4. The same application will let you find out if you and your family members might qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP).

5. The information is all available online, but you can apply four ways: online, by phone, by mail, or in-person with the help of a trained assister or navigator.

6. Each health plan will generally offer comprehensive coverage, including a core set of essential health benefits like doctor visits, preventive care, maternity care, hospitalization, prescription drugs, and more.

7. No matter where you live, there will be a Marketplace in your state, offering plans from private companies where you'll be able to compare your health coverage options based on price, benefits, quality, and other features

important to you before you make a choice.

8. Health insurance companies selling plans through the Marketplace can't deny you coverage or charge you more due to pre-existing health conditions, and they can't charge women and men different premiums based on their gender.

9. Marketplaces will be operated by your state, the federal government, or a partnership of the two, but each Marketplace will give you the same access to all of your Marketplace coverage options.

10. For more information, visit [HealthCare.gov](http://HealthCare.gov). Or, call the Health Insurance Marketplace Call Center at 1-800-318-2596, 24 hours a day, 7 days a week. TTY users should call 1-855-889-4325.

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their website.

"We are both excited and thankful to have such a wide variety of businesses and organizations that want to get involved and help us spread the message about these new opportunities for people to access quality, affordable health insurance with open enrollment beginning tomorrow," said CMS Administrator Marilyn Tavenner. "Coverage for those who enroll by Dec. 15 will begin on Jan. 1, 2014."

The growing list of organizations includes:

- \* American Academy of Family Physicians
- \* American Nurses Association
- \* Bon Secours Health System
- \* Men's Health Network
- \* National Women's Law Center

\* Lutheran Services in America

\* Thrifty White Pharmacy

In all states, there will be people trained and certified to help you understand your health coverage options and enroll in a plan. They will be known by different names, depending on who provides the service and where they are located. Using the "Find Local Help" tool, you can find information about assisters like Navigators, application assisters, certified application counselors, and government agencies.

Consumers can also find help at local community health centers and libraries. The Marketplace consumer call center is open 24 hours a day, 7 days a week at 1-800-318-2596 (hearing impaired callers

using TTY/TDD can dial 1-855-889-4325), with translation services available in 150 languages. Visit [HealthCare.gov](http://HealthCare.gov) or [CuidadodeSalud.gov](http://CuidadodeSalud.gov) to learn more or participate in a live chat with a trained customer service representative.

Enrollment in the Health Insurance Marketplace continues for six months. Consumers can apply and choose a plan until the end of March, with coverage beginning as early as Jan. 1, 2014.

To see the list of Champions for Coverage visit: <http://marketplace.cms.gov/help-us/champion.html>

To join the growing list of Champions for Coverage, visit: <http://marketplace.cms.gov/help-us/champion-apply.html>.