Current Health Insurance Portals

Joel Jasper

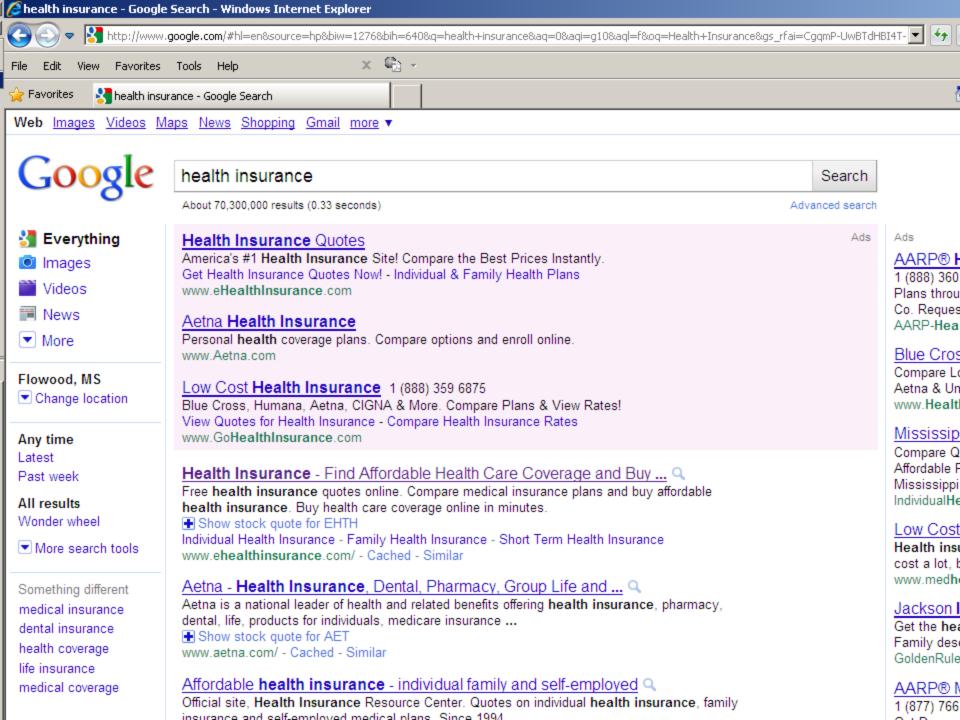
Legislative Chair - MS Assoc. of Health Underwriters

What is an Insurance Exchange?

- 2 or More Competing Programs (Private)
- Information
- Enrollment
- Underwriting
- Eligibility Verification
- Collect & Verify Payment Information
- Eligibility to Carriers/Plan Providers
- Secure
- Customer Service

Three Web Sites

- ▶ eHealthInsurance®
 - www.eHealthInsurance.com
- Utah Health Exchange
 - www.exchange.utah.gov
- HealthCare.gov
 - www.healthcare.gov





Search

Q

Individual & Family Small Business Short Term Medicare Dental Life

Home > Individual & Family Health Insurance

Get Quotes for Individual & Family Health Insurance Plans



Health Care Resources



Carriers in Mississippi









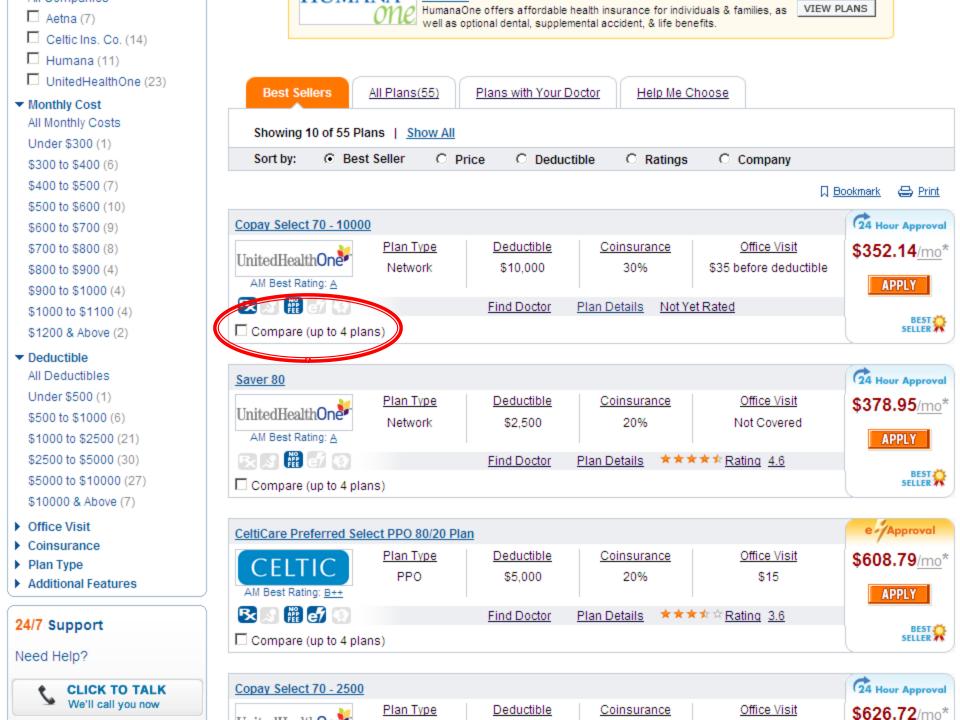
▶ View more carriers in Mississippi.

Medical Plans by State

PPO Plans

HMO Plans

Health Insurance





Q Search

Individual & Family

Office Visit for Specialist

Small Business

Short Term

Medicare

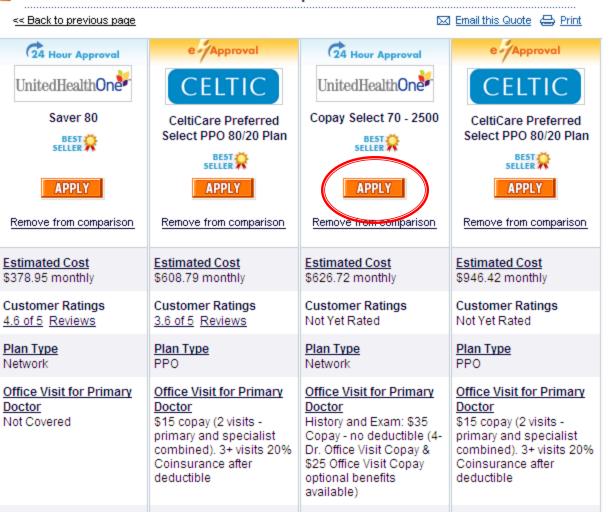
Dental

Office Visit for Specialist Office Visit for Specialist

Life

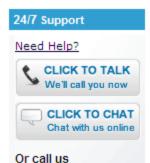
Home > Individual & Family Health Insurance > Plans Found > Compare Plans

Insurance Plan Benefit Details and Comparison



Office Visit for Specialist





Did you Know?

(800) 977-8860

Only on eHealth - You can search Plans by Doctor across insurance companies.

Online Assistance

View Tutorial on Insurance



Your Quote Profile

▶ Applica	nt Coverage	History	Additional	Payment Summa	ry
UnitedHealth O r	Copay Sele	ect 70 - 2500			our Approval
Tiun botus				This application i	s secure.
					*Require
Primary Applican	t's Information				
* First Name:	Joel		Sex:	M	
M.L.:	K		Birth Date:	01-15-1965	
*Last Name:	Jasper		* Height:	₩ ft.	in.
* Marital Status:	V		* Weight:	lbs.	
Phone Numbers:					
* Home:	() -		Best number	r: () -	
Other:	() -		Best times to call:		
* E-mail Address:					
Your Occupation:					
* Occupation:		V	If "Other", specify:		
Address Informati	ion				
Mailing Address:					
Street (Include Apt.):			State:	▼	
City:			ZIP:		
Physical Address: A physical address physical address.	is required if differe	ent than your r	mailing address.	P.O. Boxes are not ac	ccepted as a



24/7 Support

Need Help?





Or call us 1-866-630-3540

Did you Know?

You can get unbiased, professional advice from a US-based licensed agent.

Application FAQs

Why does the Insurance Company need my Social Security Number?

What if I do not have information this online application requires?

More >>



Search Our Site...

Home Find Insurance Health System Reform Learn More News & Updates About the Exchange Contact Us





INDIVIDUALS & FAMILIES SMALL EMPLOYERS







Individuals and Families

Health insurance plans provide comprehensive medical coverage and long-term financial protection for you and your family. Families and individuals who don't have insurance available through their employer may use this site to find an insurance agent broker, purchase direct from a carrier, or compare individual health insurance plans side-by-side.

The information provided below is intended for self employed small business owners as a means to find insurance for herself and/or himself and their immediate family members. Information on this display does not apply to small employer groups having 2 or more employees.

Buy Direct

Buy directly from a local Utah health insurance provider.

Altius Health Plans

In today's world of health insurance, it's easy to feel lost in the shuffle. That's why our focus is on serving you. We do more than answer your questions quickly and thoroughly or provide you with access to quality doctors and health benefits. Whether you are an employer, broker, provider, or health plan member, we're constantly improving the quality of care and service you receive.

Humana Health Plans

Humana offers traditional insurance plus innovative plans that give consumers greater choice and control. With all our plans, you have access to personalized guidance to help you choose and use your plan - so you can make the best decisions for your budget and your healthcare needs.

Regence Health Plans

Regence is a nonprofit health care company. We offer individual and group medical, dental, vision and life insurance, Medicare and other government programs, and pharmacy benefit management.

SelectHealth Health Plans

SelectHealth's Individual plans offer coverage options to people who are self-employed, don't have work benefits, college students, and those looking for a better coverage solution. We provide standard HMO/Plus products as well as High Deductible Health Plan (HDHP) which is designed to be used with a Health Savings Account (HSA). Both plan designs are offered in with our three provider networks. Individual plus plans offer a point-of-service or 'plus' feature. This means you can choose both participating and nonparticipating providers.

United Health Care Health Plans

UnitedHealthcare believes everyone deserves flexible health care. That's why we offer a range of health insurance plans directly to families and individuals under age 64 through our subsidiary, Golden Rule Insurance Company. From traditional health benefits to Health Savings Accounts Plans and more, Golden Rule may have coverage that's right for you.

Small Employers

Getting Started: Employers interested in participating in the Utah Health Exchange must complete an on-line Employer Health Insurance Application. Employers will receive notification of acceptance or denial of their application within approximately 10 business days.

Employer Health Insurance Applications received after September 15th will be accepted for future benefit effective dates. Employers can identify their requested plan year effective date by including it on their Employer Health Insurance Application. Here is a schedule of the Exchange's future effective date processing windows:

- Employer applications received prior to November 16th, 2010 will apply to renewal dates on or after February 1, 2011.
- Employer applications received prior to December 15, 2010 will apply to renewal dates on or after March 1, 2011.
- Employer applications received prior to January 6th, 2011 will apply to renewal dates on or after April, 1, 2011.
- . Employer applications received prior to February 6th, 2011 and end of day February 15th, 2011 will apply to renewal dates on or after May 1, 2011.

Employer applications can be completed at: http://www.utahhealthexchange.bswift.com

Employer Application Details: During the registration process, the following information will be requested: information about your company, your current health insurance plan information, information about your producer, your new hire waiting period, copies of your latest Quarterly Wage and Tax Form, your latest health insurance carrier bill and a standard census file.

Employer Eligibility: Criteria for small employer group participation in the exchange is determined by specific criteria. This includes: group must have from 2 to 50 eligible employees, at least 75% of the group must reside in the state of Utah, and all information must be completed on the on-line application including attaching necessary documents.

Key Dates for employees:

- For employers with a February benefit effective date: The deadline for submitting employee health applications is Thursday, December 2nd. The
 annual enrollment window for employees begins on Friday, December 17th and runs through Thursday, December 30th.
- For employers with a March benefit effective date: The deadline for submitting employee health applications is Tuesday, December 21st. The annual
 enrollment window for employees begins on Thursday, January 13th and runs through Thursday, January 27th.

Defined Contribution: Defined contribution plans greatly simplify the planning and management of a company's health benefit options. Read more.

Working with a Producer: In an effort to provide you with the best possible experience and to ensure the enrollment process is completed without any problems we are encouraging participants to work with an insurance agent / producer with Defined Contribution experience. If you are currently working with an insurance agent / producer, then please contact them to begin the enrollment process. If you are not currently using a insurance agent / producer, then please use our Agent Search

Employees

Getting Started: If your employer has enrolled in a defined contribution plan via the Utah Health Exchange, you can use The Exchange to compare multiple health insurance plans and pick the coverage that is tailored to your individual needs. Further instructions regarding registration and enrollment will be provided by your employer.

The first step begins with your employer completing an on-line application and submitting it for approval. Once received, the applications are reviewed by the Exchange committee of carriers to confirm the employer meets participation criteria. At the conclusion of this process, your employer is notified of next steps and the employee application process begins.

Once employer registration is complete, you (as an employee), will be instructed to complete an on-line Utah Individual Health Insurance Application. All benefits eligible employees must complete a health application even if waiving coverage or are already included as a dependent on a family members application and is working for the same employer.

Employees will also be instructed, by their employer, to make their benefit election choices during the scheduled annual enrollment period. During this enrollment period, if an employee does not elect a medical plan or does not choose to waive coverage, the employee will be defaulted into a pre-selected medical plan chosen by the employer.

Next, participants will receive ID cards directly from their coverage provider in December, 2010. Coverage providers include: Humana, Regence, SelectHealth, and United Health Care. If you have questions regarding coverage, please contact the provider directly by refering to the telephone number listed on your ID card or contact your broker for additional details.

Advantages of Participating in the Utah Health Exchange

Individual Control and Choice: The Exchange puts you, not your employer, in control of your health plan decisions. Pick the coverage that best suits your own needs, preferences, and budget. The Exchange lets you compare plans from multiple providers, calculate your premium contribution, and apply for coverage online.

Pay with Pre-Tax Dollars: Health insurance plans available through The Exchange preserve the tax benefits of traditional employer-sponsored plans. Your premium contributions are made with pre-tax dollars, reducing your tax liability. Certain plans available via The Exchange may also allow pre-tax contributions to a Health Savings Account (HSA) which you own. For more information about Health Savings Accounts, click here.

Plan Portability: The Exchange allows for plan portability, meaning that you won't have to switch your health plan if you switch your job, providing that both employers participate in a defined contribution plan via The Exchange.

Premium Aggregation: The Exchange allows you to aggregate premium payment contributions from multiple sources. The Exchange will aggregate the

Producers and Agents

Producer Registration Process

Getting Started: Producers are an integral part of the insurance market. Producers help find the best plan that best suits the needs of their clients.

The Utah Health Exchange will be utilizing the Producer community to help with educating the Business community and their employees about the benefits of the defined contribution marketplace.

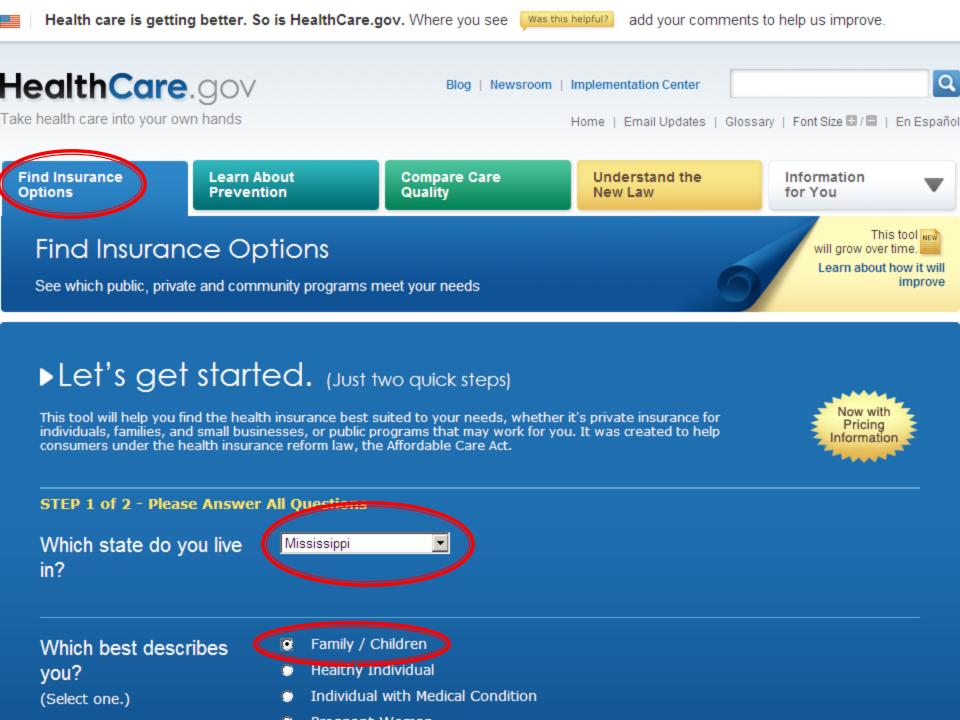
The Office of Consumer Health Services in cooperation with our Exchange technology vendors has provided information and training regarding defined contribution and the employer enrollment process. Before starting the employer enrollment process, we encourage agents / Producers to review the provided training materials.

In order to register with the Utah Health Exchange, Producers will need to do the following:

- Be a licensed health insurance producer. This is completed through the Utah Insurance Department. For additional information, please see
 <u>www.insurance.utah.gov</u>.
- 2. Be appointed with the majority of the carriers supporting the Exchange (SelectHealth, United HealthCare, Humana, and Regence).
- 3. Register with HealthEquity. HealthEquity pays the broker compensation for the Utah Health Exchange, as such, it is important that you register with HealthEquity in order to receive your compensation. In addition, a HealthEquity Broker ID number is needed during the Employer Application process you can get one during the HealthEquity broker registration process. Finally, you can sign-up for a Premier level of call center support with the Customer Interaction Solution (CIS) designed to provide you and your clients and their employees with an expert level of support on using the Utah Health Exchange. Registration can be completed at www.healthequity.com.
- 4. Complete Producer Training. Classes are approved by the Utah Department of Insurance. There are two additional training courses scheduled for September, both at the Utah State Office Building (building directly north of the Capital on the capital complex) in the Auditorium, first floor. Trainings are open to the public and are free of charge. Health Insurance Producers are able to earn 2 hours of CE credit for attendance. The next course is scheduled for Monday, September 27th from 8:00 am to 10:00 am.
- 5. After completing the four steps above, you are ready to function as a broker/consultant in the Utah Health Exchange.

2010 Initial Small Employer Enrollment Time Line

- August 2010 Participating carriers are required to submit their benefit plans and benefit detail between August 1st and August 31st.
- September 2010 The Utah Health Exchange re-opens for small employer enrollment during the month of September. Employers must complete the Utah Small Employer Health Insurance Application on-line beginning September 1st through September 1sth, 2010.
- October 2010 The Utah Health Exchange re-opens for Employee Registration. Employees of the Small Employer Groups must complete the Utah



Learn About Prevention Compare Care Quality

Understand the New Law Information for You

Find Insurance Options

See which public, private and community programs meet your needs



▶ Just a few more questions...

✓ I live in MS

✓ I am a Family

CHANGE

STEP 2 of 2 - Please Answer All Questions

Which best fits your situation?

- My family and I are losing the health insurance we have through work.
- My family and I tried to get health insurance, but we were rejected for coverage.
- My family and I need health insurance for another reason.



NOTICE: Some family members (for example, children, people with disabilities, and pregnant women) may qualify for coverage not available to all family members. To find the right coverage options for each family member, answer these questions separately for each person needing coverage.

How old is your family member needing coverage?

- 18 or under
- 0 19-25
- 26-64
- 65 or older

How old is your family member needing coverage?

- 18 or under
- 19-25
- 9 26-64
- 65 or older

Do any of the following apply to you or your family?

(Check all that apply.)

- ✓ Medical condition or health problem
- Disability
- Breast or cervical cancer
- Dependent under 21
- Nursing home or long term care
- Special healthcare need
- Pregnancy
- Veteran status
- American Indian or Alaskan Native

Is it difficult for you or your family member to afford insurance?

- Yes
- No

Your privacy is protected. Read our privacy policy.

Your answers are used by HealthCare.gov only to help generate your insurance options. The site does not keep this information. It deletes the information after your visit is done.

SUBMIT



there are 6 options you should look into:

Explore these options:

1.	Health Insurance Through Work Learn More	You may be eligible for coverage through work – your job or your spouse's.
2.	Health Insurance Plans for Individuals & Families	If you do not have job-based or other coverage, you may want to buy a policy from a private insurer.
3.	Pre-Existing Condition Insurance Plan (PCIP)/High Risk Pool	You may qualify for a pre-existing condition insurance plan or a high risk pool, which helps people who have a hard time getting insurance find coverage.
4.	Medicaid Learn More	Medicaid provides coverage for low income children, families, the elderly, and people with disabilities. Pregnant women may qualify with higher incomes.
5.	Veterans Affairs Learn More	The Department of Veterans Affairs (VA) provides comprehensive healthcare and long-term care for veterans.
6.	Finding Care You Can Afford Learn More	There may be local facilities that provide free or reduced-cost care, whether you're insured or not. What you pay depends on your income.

for You

Based on the info you provided, Change Options

- 1. Health Insurance Through Work
- 2. Health Insurance Plans for Individuals & Families
- 3. Pre-Existing
 Condition
 Insurance Plan
 (PCIP)/High
 Risk Pool
- 4. Medicaid
- Veterans Affairs
- 6. Finding Care
 You Can Afford

Private Health Insurance Plans for Individuals & Families

In most states, insurance companies try to figure out your health status when you're applying for health insurance coverage to determine whether to offer you coverage, at what price to charge your coverage, and what services will be left out or limited under the terms of the plan. This is called "medical underwriting." Plan summaries on this site include some information about how insurers are using this information.

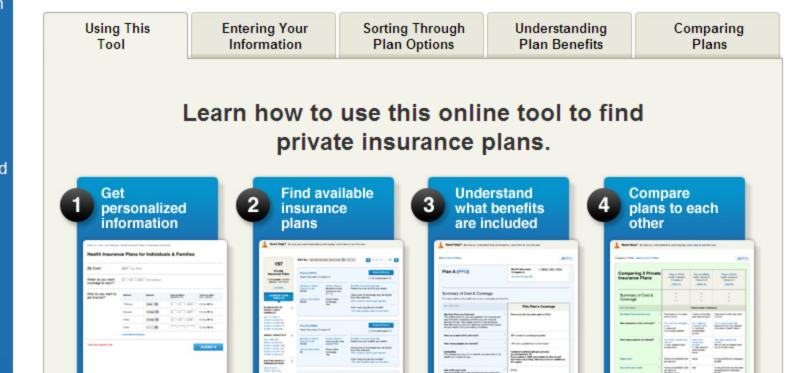
Learn More about Health Status

Get Started ▶

Search Available Insurance Plans

Insurance is about protection. Even healthy people need to use medical services from time to time. Health insurance that covers more services may have higher premiums, but it can also save you money if you need to use it.

Learn More about Premiums and Protections



Was this helpful?

Was this helpful?

for You

Based on the info you provided, Change Options

- Health
 Insurance
 Through Work
- 2. Health
 Insurance
 Plans for
 Individuals &
 Families
- 3. Pre-Existing
 Condition
 Insurance Plan
 (PCIP)/High
 Risk Pool
- 4. Medicaid
- 5. Veterans Affairs
- 6. Finding Care You Can Afford

Health Insurance Plans for Individuals & Families

Zip Code* 39047 ex. 48154

When do you want coverage to start?*

1 / 01 / 2011 (mm/dd/yyyy)

Who do you want to get insured?

PERSON	GENDER	DATE OF BIRTH (MM/DD/YYYY)	TOBACCO USE? Past 12 Months
*Primary	Male 🔻	01 / 15 / 1965	C Yes € No
Spouse	Female 🔻	02 / 15 / 1967	C Yes € No
Child	Female 🔻	03 / 15 / 1996	C Yes € No
Child	Male 🔻	04 / 15 / 1999	C Yes € No

+ Add More Children

*indicated required field



6 Options for You

Based on the info you provided, **Change Options**

- 1. Health Insurance Through Work
- 2. Health Insurance Plans for Individuals & Families
- 3. Pre-Existing Condition Insurance Plan (PCIP)/High Risk Pool
- 4. Medicaid
- Veterans **Affairs**
- 6 Finding Core You Can Afford



Keep in Mind...

This site organizes and presents information collected from insurers to help you better understand your options. It does not recommend specific plans.

The actual premiums you are quoted may be higher than the starting estimates shown here, based on your health status.

Until the Affordable Care Act is fully implemented, insurers may still deny you coverage based on your health status.

Show me the plans.





6 Options for You

Based on the info you provided, **Change Options**

- 1. Health Insurance Through Work
- 2. Health Insurance Plans for Individuals & Families
- 3. Pre-Existing Condition Insurance Plan (PCIP)/High Risk Pool
- 4. Medicaid
- Veterans **Affairs**
- 6. Finding Care You Can Afford



Need Help? - Be sure you understand what you're buying. Learn how to use this tool.



OUT-OF-POCKET LIMIT FOR INDIVIDUAL (ANNUALLY):

Up to \$1000 (10) \$1000 to \$2500 (24) \$2500 to \$5000 (52) \$5000 to \$10000 (30) \$10000 & Above (3)

ANNUAL DEDUCTIBLE FOR INDIVIDUAL:

Up to \$500 (4)

Sort by: Out-of-pocket limit, low to high ▼ Sort By

\$0

Annual Deductible for Individual: \$1500

PLAN DETAILS HumanaOne Autograph Total Plus RX / HSA -\$1.500 Single / \$3.000 Family Compare (up to 3) Humana Out-of-Pocket limit Doctor Choice: Monthly Premium Estimate: for Individual: PPO 0 Premiums start at \$968 per month You may be charged more. Prescription 15% received surcharged quotes. Coverage: Yes How many people are denied? 30% who applied were turned down.

HumanaOne Autograph Total Plus RX / HSA -\$2,500 Single / \$5,000 Family

Humana

Out-of-Pocket limit Doctor Choice: PPO 0 for Individual:

Monthly Premium Estimate: Premiums start at \$711 per month

PLAN DETAILS Compare (up to 3)

1 2 3 ... 9

add your comments to help us improve.

Find Insurance Options

Learn About Prevention

Compare Care Quality

Understand the New Law

Information for You



Learn About Prevention

Start here to learn how to stay healthy



Learn About Prevention







Under the Affordable Care Act, many insurers are required to cover certain evidence-based preventive services at no cost to vou. Learn More about Preventive Services

Learn how to keep yourself healthy and prevent disease by visiting these pages from the Agency for Healthcare Research and Quality:

- Men: Stay Healthy at Any Age | en Español
- · Men: Stay Healthy at 50+ | en Español
- · Women: Stay Healthy at Any Age | en Español
- Women: Stay Healthy at 50+ | en Español

Live well Learn how

Use healthfinder.gov to learn the most important prevention steps you should take.

The federal government's healthfinder service provides prevention information specifically for you.

Just answer a few questions using the tool at the right. You'll be taken to the healthfinder site, where you'll find tips, tools and information matched to your situation



Privacy policy

Let's Move!

Let's Move! has an ambitious national goal of solving the challenge of childhood obesity within a generation so that children born today will reach adulthood at a healthy weight. Visit LetsMove.gov to find out what you can do to help raise a healthier generation of kids.



Find Insurance Options

Learn About Prevention

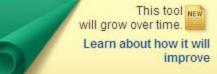
Compare Care Quality

Understand the New Law

Information for You



Compare Care Quality



Tools to help you assess the quality of the care you're getting

The Affordable Care Act is designed not just to control health care costs, but to improve quality of care as well. The Federal government is creating tools to allow people to compare a variety of quality measures of care providers.





Hospital Compare Visit the Website

Hospital Compare is a tool that helps you compare the quality of care that hospitals provide. It provides a list of U.S. hospitals which includes hospital demographics (location, hospital type) and 44 quality-of-care measures. It also includes data on some Department of Veterans Affairs medical centers.

Nursing Home Compare

Visit the Website

Nursing Home Compare is a tool that helps you compare the quality of care that nursing homes provide. It provides a list of U.S. nursing homes which includes demographics (location and type of facility) and nursing home ratings, which include health inspection reports, staffing data, and quality measures.



Medicare.gov -> Hospital Compare Home

Hospital Compare



Hospital Spotlight

Are You a Hospital Inpatient or Outpatient?

Hospital Compare now includes information that will help consumers compare the quality of information available in hospital outpatient departments.

For more information about the differences between inpatients and outpatients, read our fact sheet, Are You a Hospital Inpatient or Outpatient?

Additional Information

- View a list of Hospital Compare Contacts
- Download the Hospital Compare

Select up to three hospitals to compare. Your results are currently sorted by Distance.				
	HOSPITAL NAME, ADDRESS	DISTANCE A		
V	UNIVERSITY OF MISSISSIPPI MED CENTER 2500 N STATE ST JACKSON, MS 39216 (601) 984-4100 Add To My Favorites	4.6 A Miles Map & Directions		
V	MISSISSIPPI BAPTIST MEDICAL CENTER 1225 N STATE ST JACKSON, MS 39202 (601) 968-1000	4.8 B Miles		

SERVICES Acute Care Yes Acute Care Yes Map & Directions Add To My Favorites MISSISSIPPI METHODIST REHAB CTR 5 Miles 1350 E WOODROW WILSON DR JACKSON, MS 39216 Acute Care No (601) 981-2611 Map & Directions 🖳 Add To My Favorites G. V. (SONNY) MONTGOMERY VA MEDICAL CENTER (5.1 D 1500 E. WOODROW WILSON DRIVE Miles Acute Care - VA JACKSON, MS 39216 No Medical Center (601) 362-4471 Map & Directions Add To My Favorites ST DOMINIC-JACKSON MEMORIAL HOSPITAL 5.2 969 LAKELAND DR Miles V JACKSON, MS 39216 Acute Care Yes

HOSPITAL TYPE

EMERGENCY

(601) 200-2000 Map & Directions Add To My Favorites CENTRAL MISSISSIPPI MEDICAL CENTER 5.4 1850 CHADWICK DR Miles JACKSON, MS 39204 Acute Care Yes

(601) 376-1000 Man & Directions



Summary

- Numerous Sites / Few Technology Providers
- Simple to Use = Complicated Set-Up
- Impersonal
- H.I. Exchange Requirements
 - Determine Eligibility for Medicare & Medicaid
 - Enrollment in Medicare & Medicaid
 - Determine Eligibility for Subsidies
 - Income Verifications I.R.S. connections
 - Enrollment in Private Health Insurance