

# THE Healthy **Young America** PLAYBOOK

Everything you need to know about getting covered for 2016!



YOUNG**INVINCIBLES**

We don't need to tell you to get covered. You already know you want to. But health care can be complicated – and expensive. You need a little help. That's what this playbook is for.

We'll teach you some health care basics, tell you who and what you need to know, give you the important deadlines, and show you how to get covered!

So what are you waiting for? Let's begin!

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# Information and Rules

Terminology and what you need to know to get covered for 2016

## Why get covered?

You're young, but you're not invincible. If you are injured or get sick, quality medical care can drastically improve or even save your life. Medical care makes a huge difference in how you feel, and in how quickly you get back to the things that matter to you after an accident or illness. But health care is expensive when you don't have health insurance! Health insurance can protect you from large medical bills and debt. Health insurance can also help you avoid health concerns before they become major problems by providing free and low-cost preventive care and check-ups with your doctor.

## What is the marketplace?

Health Insurance Marketplaces (also called Exchanges) are a place to find information about health insurance, compare and buy plans, and get help. You can access the marketplaces online at [Healthcare.gov](http://Healthcare.gov), in person, or over the phone. And that's not all – if you buy a plan through the marketplace, you could be eligible for discounted coverage! You can find your state's marketplace by visiting [HealthCare.gov](http://HealthCare.gov).



## What is Open Enrollment?

Open Enrollment is the time of year when you can sign up for health insurance or change your plan. The 2016 Open Enrollment period for the Health Insurance Marketplaces is November 1, 2015 – January 31, 2016. (If you have insurance through your job or school, the Open Enrollment period could be at a different time.) If you don't



sign up for a plan during Open Enrollment, you may have to wait until next year to sign up for coverage – and you might have to pay a penalty for going uninsured!

### **What are my health care options?**

Your options for health insurance coverage depend on several factors, including your age, state of residence, income level, employment status, and other personal circumstances. Your options could include:

1. Staying on your parent's plan until you are 26 years old;
2. Medicaid coverage, depending on your income level and state;
3. If you are a former foster youth, Medicaid coverage until you are 26 years old;
4. Job-based insurance coverage, if your employer provides it to you;
5. Student health insurance, depending on your school; and
6. Purchasing your own plan. The best place to do this is on your state's Health Insurance Marketplace website, where you can compare rates and find out if you are eligible for discounts based on your income. You can also use the "Discount Calculator" on our Healthy Young America app to see what discounts you may be eligible for! Check out the app at [App.HealthyYoungAmerica.org](https://App.HealthyYoungAmerica.org)!

### **What if I can't afford health insurance?**

If you don't think you can afford coverage, go ahead and fill out an application on your state's Health Insurance Marketplace website. You may be eligible for low-cost coverage



through newly-expanded Medicaid programs or new cost assistance options. By filling out an application, you can at least see your options or find out if you qualify for a “hardship exemption,” so you won’t have to pay a penalty for going without coverage.

### **Can I enroll in a health care plan after Open Enrollment?**

Maybe. If you experience certain life-changing events, such as turning 26, moving, getting married, having a baby, or changing jobs. If you’re eligible for Medicaid or if you are an American Indian or Alaska Native, you can sign up at any time. Visit [YoungInvincibles.org/special-enrollment](http://YoungInvincibles.org/special-enrollment) for more information!

### **What if I already have a health care plan that I purchased in 2015 on the Marketplace?**

Got covered in 2015? Be sure to stay covered in 2016 by renewing or changing your plan during the Marketplace open enrollment period from November 1, 2015 to January 31, 2016. We encourage you to update your information with the marketplace to make sure you’re getting all of the discounts you’re eligible for in 2015, and consider shopping around – you may be able to get a better deal!

## **The Players**

Government agencies and businesses that you should know about

### **Healthcare.gov**

Healthcare.gov is the national health insurance marketplace, available in 37 states, designed to make buying health coverage easy and affordable. At Healthcare.gov, you can compare and enroll in health insurance plans, get answers to your health care questions,



or find out if you are eligible for discounts on private insurance or public health programs like Medicaid.

The Open Enrollment period – when everyone can buy and change health plans – for Healthcare.gov is November 1, 2015 to January 31, 2016.

## **The Department of Health and Human Services**

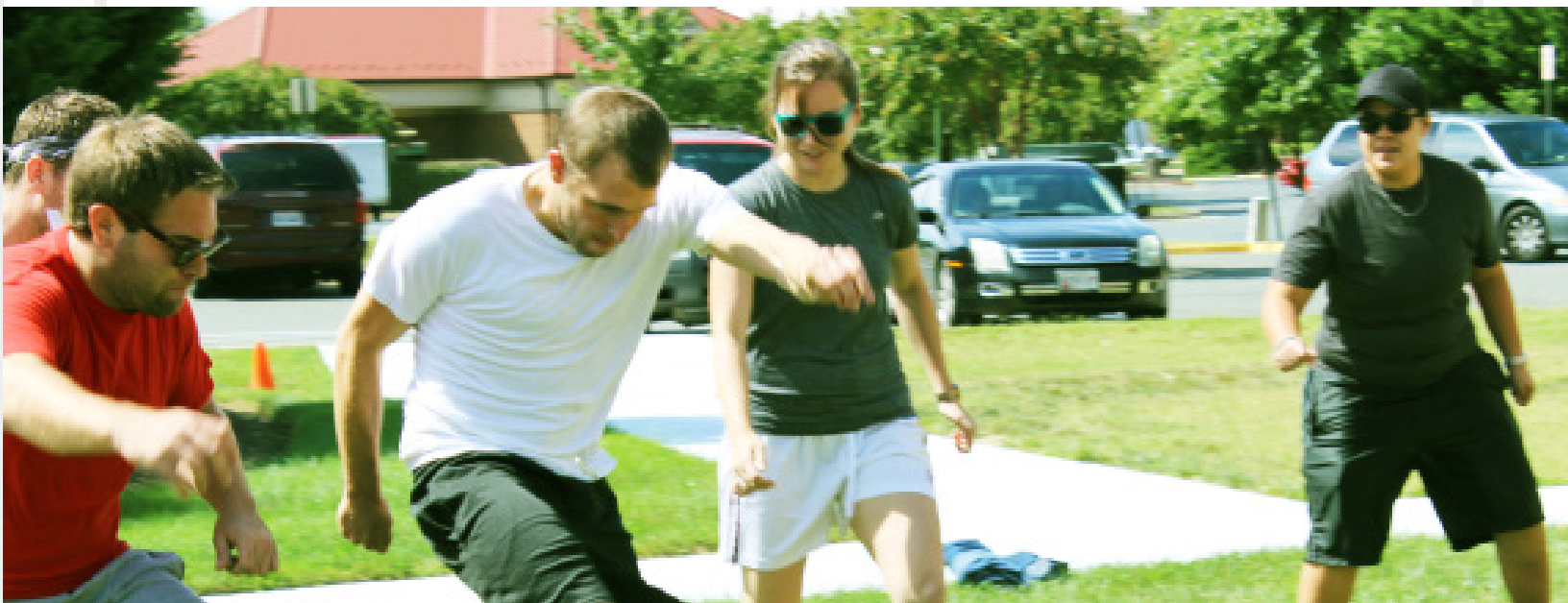
The Department of Health and Human Services (HHS) is the government agency tasked with protecting the health of all Americans; HHS is the main government agency running Healthcare.gov.

## **State marketplaces**

Thirteen states and the District of Columbia have their own health insurance marketplace. If you live in a state with its own marketplace, you'll shop and apply for coverage on your state's marketplace website, rather than Healthcare.gov. But don't worry – you'll still be able compare plans side by side and apply for discounts on coverage! A list of state marketplace websites can be found under the **Coaching Staff** section of this Playbook.

## **Centers for Medicaid and Medicare Services**

The Centers for Medicare and Medicaid Services (CMS) is a government agency that is part of HHS. CMS administers public health programs that provide low-cost coverage to







eligible individuals, including Medicaid, the Children's Health Insurance Program (CHIP), and Medicare.

### **Navigators/In-person assisters**

You can get in-person help applying for coverage and financial assistance from a marketplace Navigator, Assister, or Certified Application Counselors (CACs). These in-person assisters are trained and certified by the Marketplace, and must provide unbiased information on your coverage options. To find in-person help while in your area, go to [LocalHelp.Healthcare.gov](https://www.LocalHelp.Healthcare.gov).

### **Young Invincibles**

Young Invincibles (YI) is a national, nonprofit, non-partisan organization that works to amplify the voices of young adults ages 18 to 34. YI seeks to expand economic opportunity for young adults by improving health care access, college access, and job opportunities for young people. YI currently has offices in Washington, DC, Los Angeles, New York, Houston, and Chicago.

# Season Schedule

Important dates to mark on your calendar

**November 1, 2015**

Open Enrollment begins!

**December 15, 2015**

Deadline to actively renew your plan.

**December 31, 2015**

2015 marketplace plans end (if you purchased a plan in 2015, you need to renew your coverage!)

**January 1, 2016**

2016 plans begin.

**January 21, 2016**

National Youth Enrollment Day! (a huge day of action - stay tuned for more information!)

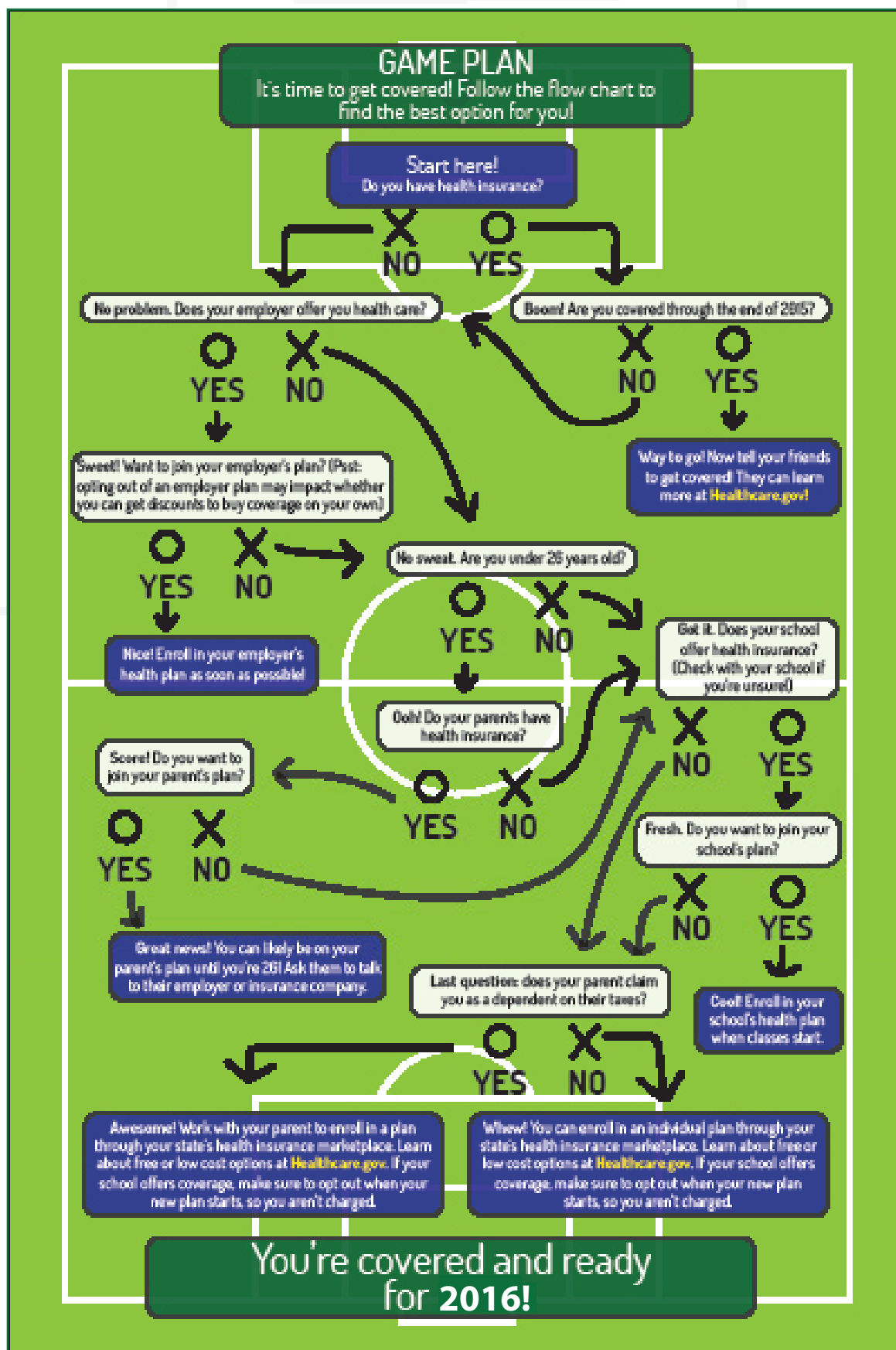
**January 31, 2016**

Open Enrollment ends!



# Gameplan

It's time to get covered! Follow the flowchart to find the best option for you!



# Coaching Staff

Important contact information!

## Healthcare.gov

Phone:

1-800-318-2596

In-person help:

LocalHelp.Healthcare.gov

## State Exchanges

California:

coveredCA.com

Colorado:

connectforhealthCO.com

Connecticut:

accessshealthCT.com

District of Columbia:

DChealthlink.com

Hawaii:

connectHawaii.com

Idaho:

yourhealthIdaho.org

Kentucky:

KYnect.ky.gov

Massachusetts:

MAhealthconnector.org

Maryland:

Marylandhealthconnection.gov

Minnesota:

MNSure.org

New York:

NYstateofhealth.ny.gov

Rhode Island:

healthsourceRI.com

Vermont:

portal.healthconnect.vermont.gov

Washington:

WAhealthplanfinder.org

## Get Covered America

[www.getcoveredamerica.org](http://www.getcoveredamerica.org)

## Planned Parenthood Health Insurance Information

[PlannedParenthoodHealthInsuranceFacts.org](http://PlannedParenthoodHealthInsuranceFacts.org)

## Young Invincibles

Email: [Questions@YoungInvincibles.org](mailto:Questions@YoungInvincibles.org)

Facebook: [Facebook.com/together.invincible](https://Facebook.com/together.invincible)

Twitter: [@YoungInvincible](https://twitter.com/YoungInvincible)

Tumblr: [YoungInvincible.Tumblr.com](https://YoungInvincible.Tumblr.com)

Instagram: [@YoungInvincibles](https://www.instagram.com/YoungInvincibles)

Snapchat: [younginvincible](https://www.snapchat.com/add/younginvincible)



Additional questions?  
Visit Healthy Young America online!

**HealthyYoungAmerica.org**



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[YoungInvincibles.org](http://YoungInvincibles.org)