

Important Dates

November 15, 2014

The beginning of the open enrollment period, when you can shop for and purchase insurance coverage using the Health Insurance Exchange at healthcare.gov

February 15, 2015

The end of open enrollment period. If you do not enroll in insurance by this date, you will not be able to get coverage through the Health Insurance Marketplace until 2016 unless you have a qualifying life event.

If you are not enrolled in any insurance coverage by this date (whether through the Marketplace or through another insurance provider), you will have to pay a tax penalty at the end of the year. Certain exemptions apply which can be seen online at healthcare.gov.

 **Cheshire Medical Center
Dartmouth-Hitchcock Keene**

580-90 Court Street, Keene, NH 03431
(603) 354-5400 | cheshiremed.org

 **Dartmouth-Hitchcock**

One Medical Center Drive, Lebanon, NH 03756
(603) 650-5148 | dartmouth-hitchcock.org

What the Health Insurance Marketplace Means for You



 **Cheshire Medical Center
Dartmouth-Hitchcock Keene**

The Patient Protection and Affordable Care Act has many new options for people who either pay too much for health insurance or do not have health insurance coverage. We are dedicated to helping our patients get answers to their questions about these new insurance options.

Common Questions about the Health Insurance Marketplace

Why do I need health insurance?

You can use health insurance to cover many types of medical expenses. Each plan in the Health Insurance Marketplace is required, by law, to cover the following basic services:

- Doctor visits
- Emergency room visits
- Laboratory tests
- Mental health and substance abuse services
- Overnight hospitalization
- Pediatric services
- Pre- and post-natal care
- Prescription drugs
- Rehabilitative services after an injury
- Routine screenings and vaccines

Can I afford health insurance?

The plans in the Health Insurance Marketplace are set up to be affordable for most individuals and families. Depending on your income, you might qualify for lower premiums or reduced out-of-pocket expenses. You may even qualify for free coverage through the Medicaid program.

What happens if I don't get insurance this year?

Individuals who do not enroll in an insurance plan have to pay a tax penalty at the end of the year. This penalty will increase each year that the person has no insurance coverage. There are some cases where you may not have to pay a penalty fee. The exemptions are listed online at healthcare.gov.

A Reminder for Your Safety

Remember to use caution when sharing personal information online or over the phone. Verify that the person you are talking to is authorized by the federal government to handle your information safely and securely.

For more information, visit healthcare.gov or call 1.800.318.2596. If you live in Vermont, visit healthconnect.gov or call 1.855.899.9600.

Where Can I Get Help?

You can sign up on your own by visiting the following web sites, depending on where you live:

New Hampshire:
Visit healthcare.gov
Call 1.800.318.2596
TTY 1.855.889.4325
Vermont:
Visit healthconnect.vermont.gov
Call 1.855.899.9600
TTY 1.888.834.7898
CMC/DHK and Dartmouth-Hitchcock have staff on-site to help answer your questions:
Keene: Call 603.354-5454 x2137 or Email: frc@cheshire-med.com
Lebanon: Call 1.866.637.0307 or Email: insurancemarketplace@hitchcock.org

What is a Navigator or Marketplace Assister? Where Can I Find One?

Navigators are individuals that are trained and certified to help you learn about health plan options and to assist with the enrollment process. These individuals and organizations do not charge people for their services. They cannot recommend a specific plan over another—they simply help to provide you with the information you need to make an educated decision about which insurance plan is right for you.

There is one Certified Navigator and one Marketplace Assister organization serving the Monadnock Region:

Planned Parenthood of Northern New England
Call 1.866.476.1321
Visit plannedparenthood.org
ServiceLink Resource Center
In the Monadnock Region, call 603.357.1922 or Toll-free: 1.866.634.9412
CMC/DHK and Dartmouth-Hitchcock have staff on-site to help answer your questions:
Keene: Call 603.354-5454 x2137 or Email: frc@cheshire-med.com
Lebanon: Call 1.866.637.0307 or Email: insurancemarketplace@hitchcock.org