

# Get to Know Your Options



An Independent Licensee of the Blue Cross Blue Shield Association

If your employment status has changed, your healthcare coverage may also be changing. The good news is that now you have more choices than ever for health insurance. If you need help deciding which type of coverage is best for you and your family, Blue Cross® Blue Shield® of Arizona (BCBSAZ) is here to help you.

## YOUR HEALTHCARE COVERAGE OPTIONS

### 1 COBRA (Consolidated Omnibus Budget Reconciliation Act)

If your employer-sponsored health insurance plan is covered by COBRA, you might be able (only if you're eligible) to keep your current plan if you quit or lose your job, or if your hours are reduced. COBRA allows you to stay on your employer's group health plan, but at your own expense. For a limited period you have additional time to make your COBRA elections.

### 2 Affordable Care Act (ACA) Individual and Family plans

You can also sign up for an Individual or Family plan under the ACA. BCBSAZ offers several plan options with a range of benefits and deductible amounts.

To learn more about our Individual and Family ACA plans or get a quote, visit [azblue.com/coverage](https://azblue.com/coverage).

### 3 Medicare plans

If you're turning 65 or otherwise eligible for Medicare, Blue has you covered. We offer Medicare Advantage, Medicare Supplement (Medigap), and Medicare Part D Prescription Drug plans.

Compare Medicare plans and get a quote at [azblue65.com](https://azblue65.com).

### 4 Medicaid coverage

Are you eligible for Medicaid? You and/or a family member may be, and we can still help. To find out about benefits, eligibility, and enrollment options:

- Statewide—Visit Helping Families in Need at [hfinaz.com](https://hfinaz.com) or call **1-800-298-4346**
- In Flagstaff—Visit North Country at [northcountryhealthcare.org](https://northcountryhealthcare.org) or call **928-522-9400**

### 5 Short-term medical plans\* from The IHC Group\*\*

Short-term medical (STM) plans offer temporary, limited coverage benefits for as few as 30 days, up to 364 days. BCBSAZ works with Independence American Insurance Company to offer these flexible plans.

Find out about short-term medical coverage at [azblue.com/short-term](https://azblue.com/short-term).

If you have questions about your options, give us a call at 1-855-669-2583, TTY: 711 or contact your broker.

\* Short-Term Medical (STM) plans are offered by The IHC Group and underwritten by Independence American Insurance Company (IAIC), a member of The IHC Group. STM insurance is temporary coverage with limited benefits. STM plans are not considered individual market coverage under federal rules, so they are not subject to the ACA's regulations, may not cover pre-existing conditions, and are not guaranteed issue. Applicants must answer a series of medical questions. Check plan details carefully for limitations.

\*\*The IHC Group and IAIC are independent companies that do not provide, offer, or sell BCBSAZ products or services and are solely responsible for the products and services they provide.

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# Compare Your Healthcare Options

The chart below shows the differences between cost and coverage for the plan types. Your monthly cost will be based on things like your current plan benefits, your age, and your gender:

Coverage Type	Description	When Coverage Starts	How Long Coverage Lasts	Cost	Financial Help Available	Pros & Cons
<b>COBRA</b>	If your employer health insurance plan is covered by COBRA, you can keep your current plan if you quit or lose your job, or if your hours are reduced.	You generally have 60 days after you lose coverage or receive your notice to elect COBRA. However, during the COVID-19 national emergency you have additional time to elect COBRA.	Up to 18 months and, in some cases, up to 36 months	On average \$1,666/month plus up to 2% administrative fee*	No	<ul style="list-style-type: none"> <li>+ No interruption in your benefits</li> <li>- May cost more than other options with higher monthly premium since your employer is not covering part of the cost</li> <li>- If you miss a payment or cancel your COBRA coverage, you cannot start it up again</li> </ul>
<b>Affordable Care Act (ACA) Individual &amp; Family Plans</b>	Provides an affordable health plan for you and your family with coverage for all health needs, including ongoing health conditions.	You have 60 days to enroll after you lose your employer-sponsored health insurance.	Coverage usually starts within 2-6 weeks after you apply, and you can keep it as long as you want	Plans as low as \$384/month or \$182/month with a subsidy**	Yes, if you're eligible, a federal subsidy can help pay your premium and certain healthcare costs	<ul style="list-style-type: none"> <li>+ Multiple plan options to meet your needs</li> <li>+ All plans cover pre-existing conditions as well as essential health benefits such as wellness visits, flu shots, and more</li> <li>+ May be more affordable than COBRA</li> <li>- If you miss your 60-day window, you'll have to wait until the next Open Enrollment Period to sign up</li> </ul>
<b>Medicare</b>	This is our country's federal health insurance program for people age 65 or older. People younger than age 65 with certain disabilities, or permanent kidney failure, or amyotrophic lateral sclerosis (Lou Gehrig's disease), can also qualify for Medicare.	You have three months before the month of your 65th birthday, the month of your 65th birthday, and up to three months after you turn 65 to enroll. If you are losing your employer coverage, you may qualify for a Special Enrollment Period (SEP).	As long as you remain eligible for Medicare Part A (Hospital Insurance) and Part B (Medical Insurance)	Cost varies depending on the Medicare plan selected	Yes—you may qualify for a Medicare Savings Program. Visit <a href="https://www.medicare.gov">medicare.gov</a> for details	<ul style="list-style-type: none"> <li>+ Variety of plan options to supplement your Original Medicare benefits</li> <li>+ Plan options help pay deductibles, copays, and other costs not covered by Original Medicare</li> <li>- Original Medicare only covers about 80% of your Medicare-approved benefits</li> </ul>
<b>Medicaid</b>	Provides health coverage to millions of Americans, including eligible low-income adults, children, pregnant women, elderly adults, and people with disabilities.	Your coverage begins after your application has been processed, which will be no later than 45 calendar days from the application date.	As long as you're eligible to keep your coverage	Low to no monthly cost	Yes	<ul style="list-style-type: none"> <li>+ Includes doctor visits, immunizations, X-rays, lab work, pregnancy care, surgical services, emergency care, and more</li> <li>- You need to meet eligibility requirements</li> </ul>

Note: All plans are subject to limitations, exceptions, and cost-share requirements.

Coverage Type	Description	When Coverage Starts	How Long Coverage Lasts	Cost	Financial Help Available	Pros & Cons
<b>Short-Term Medical Plans*** from The IHC Group†</b>	A good option if you're in generally good health, expect to be on a new employer plan soon, and need to watch your expenses.	Sign up anytime; your coverage starts the day after your application is approved.	Get a plan that last for 30 days, or as long as 364 days	Plans as low as \$79/month**	No	<ul style="list-style-type: none"> <li>+ You can sign up at any time, and coverage starts the next day</li> <li>+ Protects you in the event of a medical emergency or sudden, unexpected illness</li> <li>- Covers limited doctor visits, doesn't cover medications, and may only cover limited pre-existing conditions</li> <li>- There are dollar limits on the coverage</li> </ul>

## FINANCIAL HELP AVAILABLE

Protecting your health is important, especially now. If you think you cannot pay for health insurance, we can help you find out if you can get financial help from the federal government.

2019 Qualifying Income Levels for ACA Plans and Medicaid Plans						
Number of people in your household						
	1	2	3	4	5	6
<b>ACA Eligibility</b>	\$17,236 – \$49,960	\$23,336 – \$67,640	\$29,435 – \$85,320	\$35,535 – \$103,000	\$41,635 – \$120,680	\$47,734 – \$138,360
<b>Medicaid Eligibility</b>	\$16,971 – \$17,609	\$22,929 – \$23,791	\$28,888 – \$29,974	\$34,846 – \$36,156	\$40,804 – \$42,338	\$46,763 – \$48,521

Source: U.S. Department of Health and Human Services Federal Poverty Level (FPL) Guidelines

You can apply for ACA subsidies at [azblue.com/affordable](http://azblue.com/affordable) as part of our online quoting and application tool.

## WE'RE HERE TO HELP

There's a lot to think about, so if you have questions about your options, give us a call at **1-855-669-2583**, TTY: 711 or contact your broker.



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\* Kaiser Family Foundation analysis. Source - Kaiser Family Foundation estimated that the average annual premium for employer-sponsored health insurance family coverage was more than \$20,000 in 2019. Employees paid on average about \$6,000 for that coverage. Without an employer picking up the remaining money, those same employees would pay an average of more than \$20,000 plus up to 2% administration fee.

\*\* Premium rates are based on a 40-year-old female in Maricopa County. ACA plan premium is based on a BCBSAZ plan without a subsidy and with a subsidy based on a \$30,000 annual income. STM plan premium is based on a plan from Independence American Insurance Company.

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