

How the exchange works

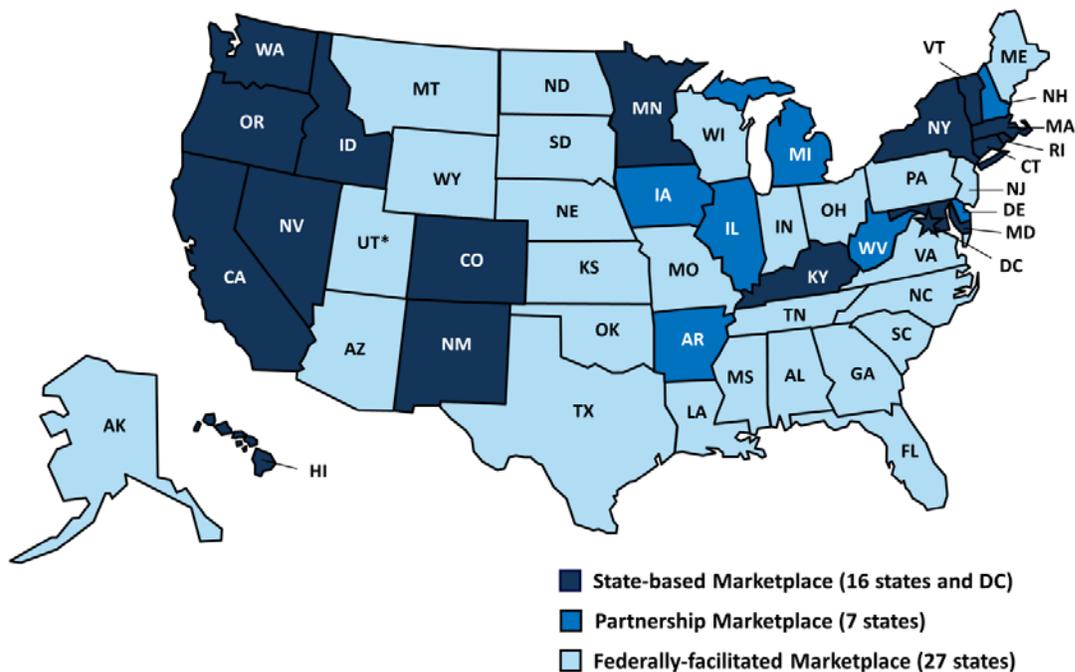
Many states will offer their own health care exchanges (or marketplaces). For states that don't offer one, you'll have access to a health care exchange operated by the federal government. The following map shows if your state is establishing a health care marketplace, or if the federal health care marketplace will be offered instead. For more information go to www.kff.org/state-health-exchange-profiles/

Beginning October 1, 2013, you and your family members can use the health care exchange available to you to enroll for coverage that starts on January 1, 2014.

- You can choose from four plan levels: Bronze, Silver, Gold and Platinum. One option isn't necessarily better than the other. Each plan type provides different levels of coverage to fit different needs.
- You can also choose from a variety of insurance companies. Each will offer their own price for each plan level. By shopping on a health care exchange, it will be easy to compare plans and see which company is offering you the best deal.
- You can fill out an application to find out if you or your family members qualify for financial help in the form of premium discounts, subsidies for out-of-pocket expenses, or coverage under programs such as Medicare or Medicaid. Keep in mind, this likely doesn't apply to Indiana State University employees who are eligible for our health plan as our plan meets the coverage and affordability requirements of Health Care Reform.

You'll receive more information about the health care exchanges likely from your home state before Indiana State University's annual enrollment period begins. Remember, because Indiana State University's medical plans meet the requirements of Health Care Reform, you will likely not receive any form of financial assistance from the government if you decide to elect coverage through a public exchange.

States Health Insurance Marketplace Decisions, May 10, 2013



* In Utah, the federal government will run the marketplace for individuals while the state will run the small business, or SHOP, marketplace.