

Most Americans are now required to have health insurance or pay a penalty. The Missouri Health Insurance Marketplace gives Missourians a way to compare plans and buy health insurance.

What is health insurance?

Health insurance helps you pay for medical care and can protect you from high health care costs, like emergency room visits or hospital stays after a car accident. These health care bills can add up quickly and often cause people to go into debt or even bankruptcy.

There are important things to look at when buying health insurance:

- The health services the plan covers.
- How much you'll pay for the plan – monthly premiums.
- How much you'll pay for things like doctor visits or prescription medicine – cost-sharing.

What does it cover?

New health insurance plans must cover a minimum set of core benefits called essential health benefits, which include:

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- Ambulatory services, like visits to your doctor's office.
 - Emergency services.
 - Hospitalizations, usually round-the-clock care for people in the hospital.
 - Maternity and newborn care for pregnant women, new moms and their babies. This includes breastfeeding pumps and well-baby visits.
 - Mental health and substance use disorder services, including counseling to treat depression and alcohol abuse.
 - Prescription medicine.
 - Rehabilitation and habilitative services. These may include physical therapy, occupational therapy or walkers.
 - Laboratory services, like blood tests your doctor uses to diagnose and treat you.
 - Preventive services and chronic disease management to help prevent and control health conditions. Services may include:
 - Cancer screenings and checkups.
 - Programs to help you quit smoking.
 - Pediatric services for kids and babies, including dentist visits and eye exams.
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Some health plans may cover additional health services. It's important to know that insurance companies may limit how much they'll pay for these "nonessential benefits." For example, your plan could limit how much it will pay for your dental care each year or over your lifetime, because dental care for adults is not considered an essential health benefit.

How does health insurance work?

Health insurance helps pay for the cost of medical care by reducing the amount you personally pay when you have medical needs. The amount you pay depends on your specific health insurance plan. Most health plans use a combination of the following:

- **Premiums** – A premium is a set amount you pay for your health insurance plan, usually paid every month. You pay your premium even if you don't receive medical care that month.
- **Deductibles** – A deductible is the amount of money you pay for health care services before your insurance plan begins to pay for covered health services. For example, if your health insurance plan has a \$1,000 deductible, you must pay \$1,000 for medical care before your insurance will start paying. A deductible may not apply to all health services, such as preventive care.
- **Co-payment** – A co-payment, also called a co-pay, is a fixed amount you'll pay for medical services. For example, you may pay \$25 every time you visit your doctor. Your health plan will pay the rest of the cost for that visit.
- **Coinsurance** – Coinsurance is where you pay a percentage of the cost for a covered health service. For example, if your health insurance plan's allowed amount for an office visit is \$100 and your coinsurance is 20%, you'd pay \$20. Your health insurance plan pays the rest. The coinsurance percentage depends on your specific insurance plan.

How much does health insurance cost?

Insurance plans in the Missouri Health Insurance Marketplace fall into four categories based on how the costs of care are shared between you and the insurance company. The categories are: Bronze, Silver, Gold and Platinum. All health plans in the Marketplace will cover the same set of essential health benefits.

Each health plan may have different costs, even if they are in the same category. In general, the more you're willing or able to pay for each health care service you use, the lower your premium will be.



To make an appointment to speak with a trained assister, call **1-800-466-3213** or use the scheduling tool on www.covermissouri.org. Call the toll-free Marketplace call center, open 24 hours a day, seven days a week. Call **1-800-318-2596** (TTY 1-855-889-4325). Online: www.healthcare.gov for English or <https://cuidadodesalud.gov> for Spanish. **Talk to an agent or broker.** Insurance agents and brokers can also help you find, choose and buy coverage. It is important to note that agents and brokers can receive money from a health insurance company for enrolling people into their plans.