



## **FREQUENTLY ASKED QUESTIONS**

### **How does Health Insurance Reform affect my coverage options?**

As of this past January 1, you cannot be denied health insurance coverage based on a pre-existing health condition and you cannot be charged more than others in your age group because of your health condition.

### **Is the Oklahoma High Risk Pool (OHRP) Closing?**

Yes! OHRP health insurance coverage will end at midnight December 31, 2014. The High Risk Pool is no longer necessary because your pre-existing health condition cannot keep you from obtaining other health insurance.

### **When do I need to apply if I find a plan that fits my needs?**

Before December 15! The open enrollment period for coverage effective January 1, 2015, is scheduled to begin on November 15, 2014 and end on December 15, 2014. **If you enroll after December 15, 2014, you will have a gap in coverage.**

### **What is the Health Insurance Marketplace?**

HealthCare.gov is the new online Health Insurance Marketplace, sometimes known as the "exchange", where you will be able to shop for and purchase individual health insurance. You can also purchase insurance through the Marketplace by calling 1-800-318-2596. On the Marketplace, you can learn if you are eligible for lower costs based on your income, compare your coverage options side-by-side and enroll.

### **Is it too early to start comparing plans and shopping for coverage?**

No! Even though open enrollment doesn't begin until November 15, 2014, it's not too early to start looking at plans. At [www.HealthCare.gov](http://www.HealthCare.gov) you can compare health plan benefits and provider networks to decide which options best meet your needs.

### **Will I qualify for lower costs on monthly premiums?**

You might! In the new health insurance marketplace, more people will qualify for premium subsidies, as well as new cost-sharing assistance. This means you could qualify for lower costs based on your income. If your household income is between 100% and 400% of the Federal

Poverty Level, you will qualify for financial assistance if you purchase your new policy through the Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov) or by calling 1-800-318-2596.

### **Where can I get help when looking for a new plan?**

You will be able to purchase a health insurance policy through a new, online exchange Marketplace at **www.healthcare.gov**, or directly from an insurance company, for coverage with an effective date of January 1, 2015. If you experience problems with the healthcare.gov website, you can call 1-800-318-2596 for assistance. Either way you shop for new coverage, you can get professional assistance from a licensed health insurance agent at no additional cost.

Healthcare.gov will offer a variety of resources to assist you with the application process through the new Marketplace, including referrals for certified, in-person assistance. Also, you will be able to see multiple policies and prices from various insurance companies, so that you can more easily compare and select the plan that best suits your needs.

### **When do I need to take action?**

Now! You can begin comparing plans immediately at [www.HealthCare.gov](http://www.HealthCare.gov). Get a head start before open enrollment begins on November 15, 2014. By looking at plans now, you will be ready to sign up and make sure you don't have a gap in coverage when the Oklahoma High Risk Pool (OHRP) ends on December 31, 2014.

### **Can I wait until after the first of the year to enroll in new coverage?**

**NO!** To avoid a gap in your health insurance coverage, **you must enroll during the open enrollment period between November 15 and December 15, 2014. *If you enroll after December 15, 2014, you will have a gap in coverage.***

**For questions regarding the Oklahoma High Risk Pool, please contact customer service at 1-877-885-3717.**