

Marketplace Coverage – Options and Your Health Coverage

GENERAL INFORMATION

The health insurance Marketplace is available to assist you as you evaluate options for you and your family, this notice provides some basic information about the new marketplace.

WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Marketplace is designed to help you find health insurance that meets your needs and fits your budget. The Marketplace offers “one-stop shopping” to find and compare private health insurance options. You may also be eligible for a new kind of tax credit that lowers your monthly premium right away.

CAN I SAVE MONEY ON MY HEALTH INSURANCE PREMIUMS IN THE MARKETPLACE?

You may qualify to save money and lower your monthly premium, but only if your employer does not offer coverage, or offers coverage that doesn't meet certain standards. The savings on your premium that you're eligible for depends on your household income.

DOES EMPLOYER HEALTH COVERAGE AFFECT ELIGIBILITY FOR PREMIUM SAVINGS THROUGH THE MARKETPLACE?

Yes, If you have an offer of health coverage from your employer that meets certain standards, you will not be eligible for a tax credit through the Marketplace and may wish to enroll in your employer's health plan. However, you may be eligible for a tax credit that lowers your monthly premium or reduction in certain cost-sharing if your employer does not offer coverage to you at all or does not offer coverage that meets certain standards. If the cost of a plan from your employer that would cover you (and not any other members of your family) is more than 9.5% of your household income for the year, or if the coverage your employer provides does not meet the “minimum value” standard set by the Affordable Care Act, you may be eligible for a tax credit.

2023 OPEN ENROLLMENT

November 1, 2022 - First Day to Open Enroll
January 1, 2023 – First Day Coverage Can Start
January 15, 2023– Open Enrollment Ends

If you don't enroll in 2023 Plan by Thursday, December 15, 2022 you can't enroll in a health insurance plan for 2023 unless you qualify for a “Special Enrollment Period.”

What qualifies you for a “Special Enrollment Period?”

Due to life changing event,(ie marriage, having a baby or losing other coverage.)

Medicaid and CHIP can apply anytime throughout the year. Medicaid and CHIP provide free or low-cost health coverage to millions of Americans, including some low-income people, families and children, pregnant women, the elderly, and people with disabilities. Both programs are run jointly by federal and state governments, and details vary somewhat between states. You qualify for these programs based on your household size, income, and other factors, like age and disability. When you fill out your application you'll find out if you and your family qualify. You can apply for and enroll in Medicaid or CHIP any time of year. There's no limited enrollment period for either Medicaid or CHIP. If you qualify, your coverage can begin immediately. The Marketplace can help you evaluate your coverage options, including your eligibility for coverage through the Marketplace and its cost. Please visit [Healthcare.gov](https://www.healthcare.gov) for more information, including an online application for health insurance coverage and contact information for a Health Insurance Marketplace in your area.

General Information

APPOINTMENTS AND SCHEDULING

When calling to schedule an appointment, **call 605-886-8482**. It is our commitment for you to see your primary care physician (PCP) within 48 hours. If your PCP is not available, you will be referred to the next available medical provider.

INSURANCE CARDS

We will need to see your insurance card(s) and a photo ID every time you are seen in our office.

We are unable to process your insurance claim without it; if you cannot provide proof of insurance at the time of service, you will be considered a self-pay patient. **Any insurance co-pay's or co-insurance are due when you register.**

PLEASE BE ON TIME FOR YOUR APPOINTMENT

New patients: please **arrive 20 minutes early** to complete any necessary paperwork and to allow for verification of insurance. **Established patients:** please **arrive 15 minutes early** to complete your registration.

MEDICATIONS

Please bring **all medications**, including herbal or over-the-counter medications to every appointment.

PRESCRIPTION REFILLS

If you require prescription medication, you should receive enough medication to last until your next appointment. In the event you need to refill a prescription, **please call your pharmacy—allow 24-48 hours for an approval.**

YEARLY PHYSICALS

Please check your insurance policy carefully before scheduling a physical exam. Your wellness exam is limited to specific insurance guidelines. If you need other health concerns addressed outside of these guidelines, you may be billed for additional services. We have knowledgeable staff to assist you with any insurance issues.

TELEPHONE MESSAGES

We receive a high volume of telephone calls every day. We will make every effort to return calls as soon as our schedule allows. If you leave a message, please leave a phone number where you can be reached during business hours.

AVOID DISTRACTIONS

Please refrain from cell phone use while our staff is assisting you.