WAYS TO GET INSURANCE

Health Insurance Inside the Marketplace
Consumers can enroll in health coverage through the marketplace. They may be able to get financial help to pay for premiums and out-of-pocket costs.

Health Insurance Outside the Marketplace
Consumers can obtain health coverage through a health insurance company that sells insurance outside the marketplace.

Job-Based Insurance
Consumers who are currently employed may be able to purchase coverage through their employers. Also called employer-sponsored or job-based insurance.

Insurance Under a Parent’s Policy
A young adult up to age 26 can enroll in health coverage under a parent’s health insurance plan if that plan covers dependents.

http://ksre.ksu.edu/issuesinhealthreform/
Health Insurance Smarts

Marketplace Open Enrollment
November 15, 2014 – February 15, 2015
Next year’s enrollment approximately late fall 2015 through early winter 2016.

Job-based Open Enrollment
Dates determined by employer and vary

Special Enrollment
Typically within 60 days of a qualifying event for marketplace coverage and within 30 days of a qualifying event for job-based plans.
For example: adding or losing a family member, moving, gaining citizenship, losing other health coverage

Learn more at https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#part=2

Applications for KanCare can be made at any time

For more information contact your local K-State Research and Extension office
WAYS TO GET INSURANCE

**Medicare**
Federal health insurance program for people who are 65 or older, certain younger people with disabilities, and people with end-stage renal disease or ALS.

**KanCare**
Joint federal and state health-insurance program for low-income children, adults over 65, and people with disabilities.

**Tricare**
Department of Defense health-care program for eligible members of the seven uniformed services and their families.

**Veterans Affairs (VA) Health Benefits**
Health coverage for eligible veterans who served in the U.S. military.

**Indian Health Service**
Federal health-care system for federally recognized American Indian and Alaska Natives.