

Top 5 questions people ask about health coverage



1. Why do I need to buy health insurance?

Health insurance offers you peace of mind. We work with doctors, hospitals and pharmacies to lower costs for our members. So, just by having a Florida Blue plan, you'll usually pay less for care or prescriptions than if you didn't have coverage—even before you meet your deductible.

2. How much will it cost?

The cost depends on the plan you choose. Most health plans must cover a set of preventive services, like shots and screening tests, at no additional cost to you when you stay in network. The federal government offers financial assistance called "subsidies." These tax credits lower your monthly payment based on your income, family size, location and the type of plan you choose.

3. Will getting a subsidy affect my visa or Green Card application?

No, getting a subsidy to help pay for health coverage through the Marketplace does not affect your visa or Green Card application. For some visas or permanent residence applications, purchasing coverage without a subsidy may count in your favor. But getting a subsidy doesn't count against you.*

4. What is included in a health plan?

All plans include:

- Doctor's services
- Hospital stays
- Outpatient care
- Prescription coverage
- Health and wellness rewards
- Mental health care and more

5. When do I need to enroll and who can help me?

The time to enroll in a plan is known as the Open Enrollment Period. A Florida Blue agent will answer all of your questions and help you get the best coverage for you and your family, at a price you can afford.

*This is for informational purposes only. Please consult with an attorney on questions related to immigration issues, including visa or Green Card applications. These policies have limitations and exclusions. For costs and complete details of coverage, call your local Florida Blue agent. Rewards available for individual ACA members 18 years or older. Reward amounts will apply to premiums and excess amounts may be redeemed subject to the reward program's terms and conditions. The amount of benefits provided depends upon the plan selected and the premium may vary with the amount of benefits selected. Health insurance is offered by Blue Cross and Blue Shield of Florida, Inc. DBA Florida Blue. HMO coverage is offered by Health Options Inc., DBA Florida Blue HMO. These companies are Independent licensees of the Blue Cross and Blue Shield Association. Value Choice Provider is a designation Florida Blue gives to some in-network providers and include Sanitas Medical Center and Diagnostic Clinic Medical Group. \$0 copay does not apply to High Deductible Health Plans (HDHP).

Got questions?

A Florida Blue agent can answer them. Your agent will make sure that you get the maximum amount of financial assistance on the plan that's right for you and your family.

Some Florida Blue plans are as low as **\$0**, if eligible, and some offer **\$0** doctor visits when you see a Value Choice Provider.

Let us help you find the right Florida Blue plan!

 **Call**
800-326-7791

 **Visit**
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