What You Need to Know —
Individuals and Families

Idaho’s Robust Health Insurance Marketplace

Beginning in January 2014, all Americans over the age of 18 will be required to carry a health insurance plan. Those that are not currently covered by an employer plan, a private plan or through Medicaid will need to purchase a plan that works for them.

We know that choosing a health plan can be complicated. Your Health Idaho (www.YourHealthIdaho.org), Idaho’s official Health Insurance Marketplace, is a new resource run by and for Idahoans that gives you easy access to shop for, compare and choose a health insurance plan that best fits your needs and budget.

When open enrollment begins this fall, Your Health Idaho will be a robust marketplace with Idaho carriers offering Idahoans a total of 76 individual and family health insurance plans to choose from in all zip codes across the state.

Easy to Apply

Starting this fall and extending through March 31, 2014, you will be able to shop, compare and choose plans on Your Health Idaho. You can shop online via YourHealthIdaho.org or in-person through a Consumer Connector, including an agent, broker or Your Health Idaho trained In-Person Assister. In October a list of Your Health Idaho Consumer Connectors will be available on YourHealthIdaho.org.

Also beginning in October, you can locate assistance through Your Health Idaho’s consumer resource center via phone at 855-YHIdaho (855-944-3246).

Find a Health Plan That Fits Your Needs & Meets Your Budget

- **Make Apples-to-Apples Comparisons**: On Idaho’s official health insurance marketplace, individuals and families can easily shop for, compare and choose a health insurance plan that best fits their needs and budget.

- **Access Financial Assistance**: Eligible individuals and families who may need help paying for insurance can access premium assistance, sometimes referred to as the advance premium tax credit, to lower the cost of monthly premiums or access to reduced cost-sharing options to help you pay for your health plan can through Your Health Idaho.

- **Connect with Trained Experts Online or over the Phone**: Your Health Idaho can help you locate expert resources in your community in the form of Consumer Connectors, including agents, brokers and Your Health Idaho trained In-Person Assisters that can help you understand your options and assist you in shopping for health insurance plans.
Comparing Plans

On Your Health Idaho, insurance plans will be easy to compare. The robust marketplace of 76 individual and family health plans offered by Idaho carriers are grouped into four ‘metal levels’ based on the percentage of healthcare expenses each plan will cover to make it easy to compare plans: bronze (60%), silver (70%), gold (80%) and platinum (90%).

As your coverage increases, so does your monthly premium, but your costs are lower when you receive medical care. You can also elect to pay a higher monthly premium so that when you use medical services you pay less.

Since all plans will offer the same standard coverage, known as essential health benefits, including doctor’s visits, emergency services and prescription drugs, you can make true apples-to-apples comparisons of plans across metal levels based on how much you pay for your monthly premium, the plan’s network and how much you pay each time you need services.

Financial Assistance

For those that may be eligible and need it, there will be premium assistance available to help with the cost of your monthly premiums as well as reduced cost sharing options. The amount of premium assistance an individual or family may qualify for depends on family size and annual household income. If your income or family size changes over the year, your assistance level will be adjusted. You are responsible for making sure Your Health Idaho is aware of the change so that you do not have to pay the difference at tax time.

When you use Your Health Idaho to comparison shop for plans, the prices you see will factor in your income and family size and reflect the lower costs.

Example of Premium Assistance:

<table>
<thead>
<tr>
<th>Family of 4, Adults age 40 &amp; 2 small children</th>
<th>Lewiston, Idaho</th>
<th>Annual Income: $47,100</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Premium on Silver Plan</td>
<td>$806</td>
<td></td>
</tr>
<tr>
<td>Monthly Premium Assistance Estimate</td>
<td>$558.73</td>
<td></td>
</tr>
<tr>
<td>Estimated lower monthly premium cost with premium assistance</td>
<td>$247.28</td>
<td></td>
</tr>
</tbody>
</table>

Penalty if you choose not to carry insurance

Starting in January 2014, if you choose not to purchase a health insurance plan with basic minimum standards, you could face a penalty of either $95 per person or 1% of your taxable income, whichever is greater. This penalty will increase over time, and by 2016 the fine will be 2.5% of your taxable income or $695 per person.