

# Get Ready to enroll in Health Coverage!

Sign up for insurance options by



From November 15, 2014 through February 15, 2015 you can shop, compare, and enroll for healthcare coverage for you and your family. Follow the steps below to determine if you may qualify for financial help.

## 1 Get Ready...

### Before you apply, determine:

- Does your employer offer health insurance? If yes, review the "job-based insurance" guidelines on [www.HealthCare.gov](http://www.HealthCare.gov) to see if you are eligible for tax credits.
- What is your budget? How much can you afford to pay per month for your health insurance after you have paid all other expenses?
- What is your current income, and what do you think it will be next year? (make sure to include Social Security, Disability benefits, and unemployment)
- Do you have a specific doctor(s), medication, or service you want your plan to cover?

## 2 Get Set...

When you are ready to apply, you will need this information for all individuals in your household (who live with you or are listed on your income tax return), even if they are NOT applying for coverage.




- Name and date of birth
- Current income (including tax adjustments such as student loan interest)
- Employer's name, address, and telephone number

For all individuals who will apply for coverage, you will also need:

- Social Security Number (if they have one) and an immigration document number and type (if they are not a citizen)
- Current health insurance information, including the policy number

## 3 Enroll!

### Sign up by February 15, 2015

-  Go to [www.HealthCare.gov](http://www.HealthCare.gov) to connect to the Health Insurance Marketplace.
-  You can also call the Health Insurance Marketplace direct at 1.800.318.2596.
-  Or contact Community Health Choice directly online at [www.CommunityCares.com](http://www.CommunityCares.com) or by phone 713.295.6704.

# ¡Prepárese para inscribirse en la cobertura de salud!

Inscríbase en un seguro médico antes del



A partir del 15 de noviembre del 2014 al 15 de febrero 2015 se puede comprar, comparar e inscribirse para la cobertura de atención médica para usted y su familia. Siga los pasos a continuación para determinar si usted califica para ayuda financiera

## 1 Prepárese...

**Antes de llenar la solicitud, determine lo siguiente:**

- ¿Te ofrece tu empleador seguro médico? Si acaso se lo ofrecen, pídale a su gerente de beneficios que llene el formulario Herramienta de Cobertura del Empleador, disponible en [www.cuidadodesalud.gov](http://www.cuidadodesalud.gov). para determinar si es elegible para los créditos de impuestos.
- ¿Cuál es su presupuesto? ¿Cuánto puede pagar al mes por un seguro médico después de encargarse de sus otros gastos?
- ¿Cuánto dinero gana actualmente y cuánto cree que ganará el próximo año? (Incluye en tus cálculos entradas como desempleo, Seguro Social y beneficios por incapacidad.)
- ¿Hay algún médico, servicio o medicamento que quiera que el plan cubra?

## 2 Organice...

Ya que esté listo para solicitar, va a necesitar la siguiente información para todos los miembros de su hogar (todas las personas que viven en su hogar o que incluye en su planilla de impuestos), incluso si estas personas NO van a solicitar cobertura:




- Nombre y fecha de nacimiento
- Ingresos actuales y ajustes contributivos (como pensión alimenticia e intereses de préstamos estudiantiles)
- Nombre, dirección y número del teléfono del empleador

También va a necesitar la siguiente información para todas las personas que soliciten cobertura:

- Número de Seguro Social (si acaso lo tienen) y si la persona no es ciudadana el número del documento y el tipo de documento.
- Información de seguro médico actual, incluido el número de póliza

## 3 ¡Inscríbase!

**¡Inscríbase antes del 15 de febrero de 2015!**

-  Visite [cuidadodesalud.gov](http://cuidadodesalud.gov) para conectarse con el mercado de su estado
-  También puede llamar al mercado de tu estado directamente al 1.800.318.2596
-  O comuníquese con Community Health Choice directamente en línea al [www.CommunityCares.com](http://www.CommunityCares.com) o por teléfono al 713.295.6704

## WHO IS COMMUNITY HEALTH CHOICE?

Community Health Choice (Community) is a local, non-profit health plan. We exist to improve the lives of those who live in our community through access to high-quality, affordable health care.

With more than 250,000 Members, we are proud to be a part of the Health Insurance Marketplace, as well as State programs for women and children. An affiliate of the Harris Health System (HHS), Community is financially self-sufficient and receives no financial support from HHS or from Harris County taxpayers.

## HOW CAN WE HELP YOU?

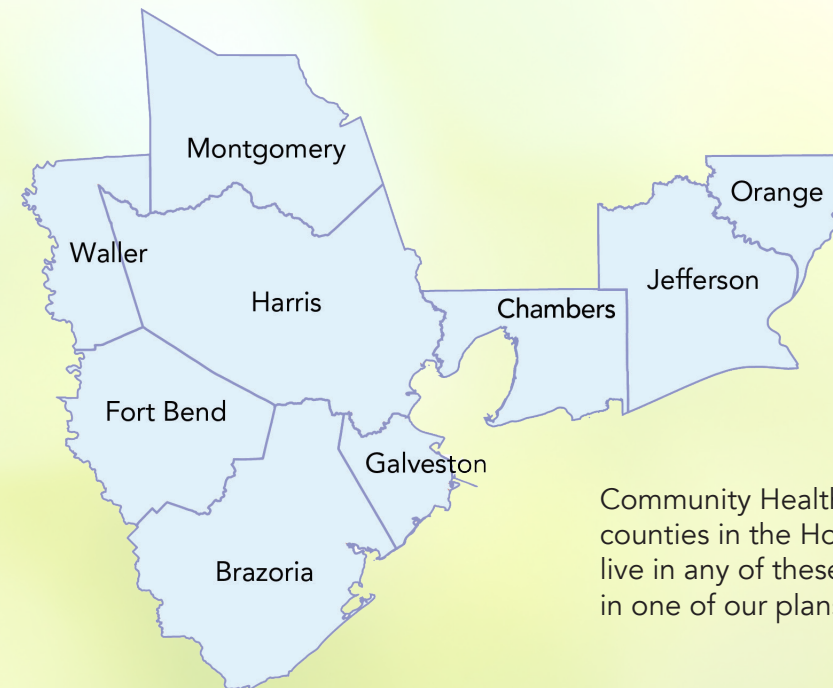
Whether you're looking for health insurance for the first time or simply looking for a better plan, it's our pleasure to help you understand your options. We have flexible plan designs that fit any budget.

**LOOKING FOR A LOW MONTHLY PREMIUM?**  
*NO PROBLEM.*

**WANT FIRST-DOLLAR COVERAGE WITH NO DEDUCTIBLE?**  
*CONSIDER IT DONE.*



## OUR SERVICE AREA AND NETWORK



Community Health Choice is proud to serve nine counties in the Houston and Beaumont area. If you live in any of these counties, you're eligible to enroll in one of our plans!

Our Members tell us they value our provider network for its diversity and flexibility. Community partners with providers and hospitals throughout our service area, based on a rigorous standards of quality.

Our network includes premier provider networks, including Kelsey-Seybold Clinic and Memorial Hermann!

- Kelsey-Seybold Clinic (**Copay Plans ONLY**)
- Memorial Hermann Hospital System
- MHMD Physician Group
- UT Physician Group
- Harris Health System
- Baylor College of Medicine
- UTMB
- UTMB Provider Group
- Brazosport Regional Hospital
- Brazosport Regional Health System
- Angleton Danbury Medical Center
- ADMC Physician Group
- Beaumont Baptist Orange
- Beaumont Baptist Port Arthur

## LET'S START A CONVERSATION!

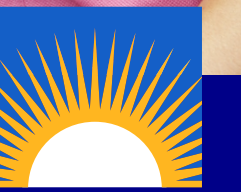
We're here to help you understand your health plan options. For personalized assistance, please call Community's Benefits and Enrollment Team at 713.295.6704. Or visit us at [www.CommunityCares.com](http://www.CommunityCares.com).

# COMMUNITY HEALTH CHOICE IS PUTTING THE "CARE" BACK IN HEALTHCARE COVERAGE!

For as little as \$6 a day, you can have health insurance that is not just affordable, but also comes with a level of service that you can only get from your neighborhood healthcare plan. Learn more about our Marketplace plans for individuals!



COMMUNITY  
HEALTH CHOICE  
COMMUNITY CARES.



## WHAT MAKES COMMUNITY DIFFERENT?

We know choosing the right health plan for you and your family is important. We also know you have many choices! So why choose Community? What makes us different?

Put simply, it's right there in our name – Community Health Choice.

**Community** – We are a local, non-profit health plan that started right here in Houston – by Houstonians, for Houstonians. We reinvest our profits back into the communities we serve. When we grow, so do the communities around us.

**Health** – We believe good health is at the heart of every strong community. That's why we make it easy to get good health coverage that's friendly to you – and your pocketbook.

**Choice** – We know you have a choice when it comes to health insurance and want you to have all the information you need. We're here to answer your questions and help you feel comfortable about choosing the right plan for you.



Community has a Community Benefits Program designed to **give back to other non-profit organizations.**

In 2012 Community awarded **\$1.8 million** of it's 2012 funds to organizations aimed at improving health education, including: **BOUNCE, Children at Risk, Cristo Rey Jesuit, and March of Dimes.**

## MEETING YOUR NEEDS

**Community offers a flexible mix of copay and deductible plans to make sure that you have the right coverage at the right price.**

### DEDUCTIBLE PLANS

Our Deductible Plans are ideal for those who prefer to pay for healthcare services as they go, in order to have low, monthly out-of-pocket expenses.

#### Pay as You Go, Low Premiums



#### Bronze Deductible Plan

Lowest possible premiums



#### Silver Deductible Plan

Balanced mix of low copays and a low deductible



#### Gold Deductible Plan

Lowest copays and lowest deductible

### COPAY PLANS

Our Copay Plans are ideal for those who look for predictable, up-front costs to reduce last-minute expenses. Copay plans have no deductible.

#### Predictable Costs, No Deductible



#### Silver Copay Plan

Lowest premium with no deductible



#### Gold Copay Plan

Lowest copays with no deductible

## BENEFIT CHART

Member Cost Share	Community Health Choice HMO Bronze Deductible	Community Health Choice HMO Silver Deductible**	Community Health Choice HMO Gold Deductible	Community Health Choice HMO Silver Copay**	Community Health Choice HMO Gold Copay
Medical Deductible (individual)	\$4,000	\$1,500	\$500	\$0	\$0
Begin deductible after # Copays	3	3	3	N/A	N/A
Out-of-Pocket Maximum (individual)	\$6,600	\$6,600	\$5,000	\$6,600	\$5,000
Coinsurance	0%	0%	0%	0%	0%
PCP (preventive at 0% cost share)	\$40	\$30	\$20	\$40	\$25
Specialist	\$65	\$50	\$45	\$75	\$60
Mental Health/ Substance Abuse	\$65	\$50	\$45	\$75	\$60
Rehabilitative Speech Therapy	\$40	\$30	\$20	\$40	\$25
PT/OT	\$40	\$30	\$20	\$40	\$25
Skilled Nursing Facility	\$400 per day*	\$400 per day*	\$300 per day*	\$400 per day*	\$300 per day*
Lab Outpatient & Professional Services	\$40	\$30	\$20	\$40	\$25
X-Rays and Diagnostic Imaging	\$40	\$30	\$20	\$40	\$25
Imaging (CT/PET Scans/MRIs)	\$400	\$400	\$300	\$400	\$300
Inpatient Hospital (incl. Mental Health)	\$400 per day*	\$400 per day*	\$300 per day*	\$400 per day*	\$300 per day*
Outpatient Facility	\$175	\$175	\$100	\$175	\$100
Outpatient Surgery/ Physician Services	\$175	\$175	\$100	\$175	\$100
Emergency Room	\$400	\$400	\$300	\$400	\$300
Prenatal/Postnatal Care	\$40	\$30	\$20	\$40	\$25
Maternity – Delivery	\$400 per day*	\$400 per day*	\$300 per day*	\$400 per day*	\$300 per day*
Pharmacy Deductible	\$200	\$0	\$0	\$0	\$0
Generic	\$20	\$10	\$10	\$25	\$10
Preferred Brand	\$75	\$50	\$35	\$75	\$35
Non-Preferred Brand	\$100	\$100	\$70	\$100	\$75
Specialty High Cost Drugs	35%	35%	30%	35%	30%

\*Inpatient copays apply per day up to 5 days. \*\*Your costs may be even less if you qualify for financial help.

To learn more about your health insurance  
benefit plans or rates, contact Community today  
at 713.295.6704 or 1.855.315.5386.  
Community Cares!

# HEALTH INSURANCE MARKETPLACE Enrollment Card



## **HEALTH INSURANCE MARKETPLACE ACCOUNT REGISTRATION**

[www.healthcare.gov](http://www.healthcare.gov)

1.800.318.2596

Login \_\_\_\_\_

Password \_\_\_\_\_

## **COMMUNITY HEALTH CHOICE MEMBER REGISTRATION**

[www.CommunityCares.com](http://www.CommunityCares.com)

713.295.6704

Login \_\_\_\_\_

Password \_\_\_\_\_