



Know your coverage options as you transition from Medicaid.

Quality coverage is more affordable than you think.

As states return to their normal Medicaid operations, Medicaid's program of continuous coverage will end beginning on April 1, 2023. As you transition from Medicaid, it's important to understand your health coverage options so you can enroll in a new health plan right away.

Losing Medicaid coverage is a qualifying life event, which allows you to enroll in a health plan outside of the annual open enrollment. The amount of time you have to select new coverage depends on the type of health care you choose. Please take action right away.

Finding health care coverage on your own can be overwhelming. This guide has been provided to help you navigate the process.

IF YOU'RE UNDER 65

A) Enroll in health care coverage for you and your family. See other side for details.

- Enroll at healthcare.gov
- Contact a licensed agent or broker
- Contact a navigator or assister

Carriers: Wellmark, Medica and Oscar

B) Enroll in a plan provided by your employer.

Ask your employer if they offer health plans as a part of their benefits package.

IF YOU'RE TURNING OR OVER 65

You can start shopping for Medicare plans. Here's how:

- Contact Iowa's Senior Health Insurance Information Program (SHIIP) 800-351-4664 (TTY 800-735-2942)
- Go to medicare.gov
- Contact a licensed agent or broker

Plans are available to fit your lifestyle and budget.

IF YOU'RE UNDER 65

What's included if you purchase your own health care coverage?

These 10 essential health benefits are minimum requirements for all plans on [healthcare.gov](https://www.healthcare.gov):

- Ambulatory patient services, or outpatient care you get without being admitted to a hospital
- Emergency services
- Hospitalization
- Pregnancy, maternity, and newborn care
- Mental health and substance-use disorder services, including counseling and psychotherapy
- Prescription drugs
- Rehabilitative and habilitative services and devices to help with injuries, disabilities, or chronic conditions
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care
- Though not required, many plans also offer additional benefits including:
 - › Dental coverage
 - › Vision coverage
 - › Medical management programs for needs like weight management, back pain and diabetes

Coverage is affordable

Government programs make health care coverage affordable for everyone. Many Iowans can obtain coverage for low monthly premiums. Talk to an agent, navigator or visit [healthcare.gov](https://www.healthcare.gov) to learn about your options.

Need assistance?

An **agent or broker** is a trained insurance professional who can help you enroll in a health insurance plan. Agents may work for a single health insurance company; brokers may represent several companies. You won't pay anything additional if you enroll with an agent or broker.

A **navigator or assister** is an individual or organization that's trained and able to help

consumers, small businesses, and their employees as they look for health coverage options through the Marketplace, including completing eligibility and enrollment forms. These individuals and organizations are required to be unbiased. Their services are free to consumers.

Visit **[localhelp.healthcare.gov](https://www.localhelp.healthcare.gov)** to find someone in your area.