

Thinking about getting health insurance for 2020?

It's a very good idea. Knowing that medical expenses are under control gives you peace of mind.

Here's what you need to know:

Time to enroll is limited: Open Enrollment is Nov 1–Dec 15



You may qualify for financial assistance.

You may qualify for a tax credit ▶ If your household income falls within the range shown below, you may qualify for an Advance Premium Tax Credit (APTC) to help reduce your monthly premiums.

You may qualify for MaineCare ▶ Due to the expansion of MaineCare during 2019, you may be eligible for that program.

Go to Health Insurance Marketplace to learn more.

To get started, log on to HealthCare.gov:

- 1 Create an account by going to HealthCare.gov, the Health Insurance Marketplace
- 2 Collect information like your pay stubs and W-2s
- 3 Apply for coverage by going to HealthCare.gov and selecting “get coverage”
- 4 Select a plan by comparing the various benefits, network providers and costs
- 5 Look for the confirmation screen before logging off

This chart can give you an idea of whether you may qualify for an Advance Premium Tax Credit (APTC)

Household Size	Income*
1	\$17,236 - \$49,960
2	\$23,336 - \$67,640
3	\$29,435 - \$85,320
4	\$35,535 - \$103,000
5	\$41,635 - \$120,680
6	\$47,734 - \$138,360
7	\$53,834 - \$156,040
8	\$59,933 - \$173,720

*2019 Federal Guidelines for 2020 Plans

There are many carriers to choose from. When making your choice, consider Community Health Options, a leading Member-directed, nonprofit health plan dedicated to providing affordable, high-quality health insurance benefits that help protect your most important assets – your health, and the health of those you care about. We make it easy to find health coverage that fits your life.

Our 2020 plans feature

- ▶ Primary care and mental health services
- ▶ No-cost preventive care services, like annual wellness visits, flu shots, and a range of birth control medications and methods
- ▶ A broad regional network of providers
- ▶ Services for substance use disorders

Compare plans before you buy. Check out HealthOptions.org to compare coverage, estimate your monthly premium, and determine whether you qualify for additional cost savings. You can also compare and purchase plans from multiple carriers on the Health Insurance Marketplace at HealthCare.gov.

Timing is important! Open Enrollment is Nov 1–Dec 15, 2019.



Our Member Services team is available to answer your questions, Monday through Friday, 8 am to 6 pm at (855) 624-6463.

HealthOptions.org | (855) 624-6463

For more detailed information about our health plans or to review our Member Benefit Agreement and Schedule of Benefits, Provider Directory, Prescription Formulary, or Privacy Notice, please visit our website at HealthOptions.org. If you do not have access to computer or internet services, please call (855) 624-6463. A Member Services Associate will be happy to provide you with printed copies and answer any questions you may have.

Community Health Options complies with applicable Federal civil rights law and does not discriminate on the basis of race, color, national origin, age, disability, or sex.

ATTENTION: Si vous parlez français, des services d'aide linguistique vous sont proposés gratuitement. Appelez le (855) 624-6463 (TTY/TDD: 711)

ATENCIÓN: Si habla español, tiene a su disposición servicios gratuitos de asistencia lingüística. Llame al (855) 624-6463 (TTY/TDD: 711)