

Your Get-Ready-for-Open-Enrollment Tip Sheet



Congrats. With one click, you've just gotten a huge head start on finding the right individual or family plan for next year. Let's start with five questions to get you thinking about **how much coverage you need, what kind of coverage you want, and which benefits and features are most important to you in an ACA plan.**

The five questions you should ask yourself before November 1:

1 **How often do you need medical care?** Tally up your trips to the doctor, the emergency room, or urgent care over the past year — and don't forget prescriptions. Repeat for everyone in your household who'll be covered by your plan.

2 **How much are you budgeting per month for health care expenses?** Not just for regular expenses like premiums, but for unexpected ones, too, like PCP, specialist, or urgent care visits.

3 **When it comes to paying your portion of your health care costs, what works best for you?** Are you more comfortable paying a higher premium for lower out-of-pocket costs (like copays, coinsurance, and deductibles) or vice versa?

4 **Any benefits or doctors not included with your current health plan that you'd like to have access to?** Priorities change and so do your health needs. Are there services you wish were covered, like dental and vision care? Are there doctors you're not able to see?

5 **Do you feel like your health plan helps you be, well, healthier?** Your health plan could be an important ally for helping you drop weight, eat better, or stay on top of your dental and vision care. Is yours?

Cool. Now you're thinking about **total cost of care.**

That includes your:

- Monthly **premium.**
- **Copays** and **coinsurance** for office visits and prescriptions.
- **Deductible.**

Now you're thinking about getting more from your health plan — and how it can provide value for what you put into it.

Key takeaway

Thinking about your total cost of care and what you're getting — or not getting — from your current plan will help you zero in on a plan that fits your budget and your needs.



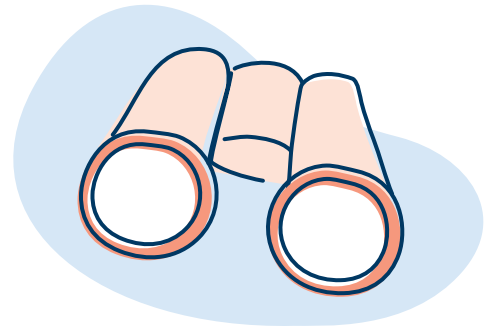
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More good-to-know info about individual and family plans

Know your metals

Searching for a low-deductible plan, or one with more of a balance between premium and out-of-pocket costs? Individual and family plans come with metal levels that make it easy to find your premium and cost-sharing sweet spot.



Bronze 60% of costs covered by your plan 40% out-of-pocket costs	Silver 70% of costs covered by your plan 30% out-of-pocket costs	Gold 80% of costs covered by your plan 20% out-of-pocket costs	Extra Savings Silver 73-94% of costs covered by your plan 6-27% out-of-pocket costs
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The levels make sense if you:

Don't use a lot of health care services and/or want to keep premium payments low.	Want to balance premiums with out-of-pocket costs.	Use health care services somewhat frequently and/or want low out-of-pocket costs for most commonly used services.	Are eligible for Cost-Sharing Reductions (CSR), which give you lower out-of-pocket costs.
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Catastrophic coverage is also available if you're under 30 or if you have a **hardship**.

Key takeaways

If you're healthy and don't see your doctor often, you might consider a plan with a lower premium and higher out-of-pocket costs.

If you make lots of office visits or take maintenance medications, a higher premium with lower out-of-pocket costs might be your best bet.

Metal levels reflect cost-sharing differences only.
You get the same quality of care at any level.



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Ways to save

Two types of savings are available for ACA enrollees — and nearly 90% of Highmark members qualify.* These savings are only available with plans purchased through **Pennie.com**. You can also buy these plans through a Highmark representative.

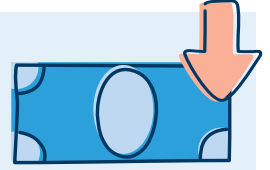
Advance Premium Tax Credits (APTC)

may be applied to lower what you pay each month for your premium.



Cost-Sharing Reductions (CSR)

(aka “extra savings plans”) will lower deductibles and out-of-pocket costs that you may pay at the time of service for doctor visits, lab tests, drugs, and other covered services.



See if you qualify — and how much you might be able to save.

Additional premium savings

The Inflation Reduction Act lowers premiums for nearly 90% of individuals and families.* It may provide additional tax credit even if you’ve previously qualified for financial help. And it makes it easier to qualify if you’ve been denied in the past.

Your savings can be significant. **See for yourself.**

Kyle

*Single, 40 years old, non-smoker
Annual income: \$19,140*

Before: \$66 monthly premium

After: \$0 monthly premium

Savings: \$792/year

Dean and Vanessa

*Married couple, 64 years old, non-smokers
Annual income: \$77,850*

Before: \$2,492 monthly premium

After: \$550 monthly premium

Savings: \$23,304/year

Premiums and Advance Premium Tax Credit (APTC) will vary by county. Examples are based on the second-lowest cost Silver plan available on the Marketplace in a given area. The price of this plan is used to calculate premium subsidies.

More people are eligible for savings than ever before.

Be sure to check your eligibility for financial help every year — especially if you’ve had a change in income, an addition to your household, or other major life event.

*Based on 2022 ACA membership that enrolled through the Health Insurance Marketplace during 2021 Open Enrollment Period.



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More helpful info

Scan the QR code with your phone to watch our ACA 101 videos.



[Basics of ACA coverage](#) | [Insurance lingo explained](#)

Enrollment dates

Open Enrollment starts on **November 1** and runs through **January 15, 2023**.

If you enroll by December 15, your plan will take effect on January 1, 2023.

If you enroll after December 15, your plan will take effect on February 1, 2023.

Need to talk to someone?

Give us a call at 877-848-5740 or visit a **Highmark Direct** store near you for a personalized one-on-one session. We're here to help.

Starting November 1, call 877-848-5740 or book an appointment **online** for a one-on-one consultation to help you find a plan loaded with benefits, no matter your budget.

Or visit **[Highmark.HealthSherpa.com](https://www.highmark.com/healthsherpa)** and use the Plan Comparison Tool to help you zero in on the plan that's right for your budget and your health needs.



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