



Not All Plans Are the Same: Know What to Look For

The Affordable Care Act (ACA) created several consumer protections to strengthen the quality of health coverage in the individual market. However, recent rules have allowed the expansion of other types of health plans that do not meet all the standards and protections of the ACA. To make sure you're getting a comprehensive plan, go to HealthCare.gov or call the Marketplace at 1-800-318-2596.

✓ = Must be included with plan

X = Not required to be included with plan (may include limited coverage or none at all)

	ACA (ObamaCare)	Short-term plan or temporary insurance
Free preventive care (no out-of-pocket costs):	✓	X
Required to cover Maternity Care:	✓	X
Required to cover Mental Health Care Services:	✓	X
Required to cover Prescription Drugs:	✓	X
No annual limits or lifetime limits:	✓	X
Out of Pocket Maximum:	✓	X
Cannot deny coverage for a pre-existing condition:	✓	X
How to Enroll:	HealthCare.Gov or official marketplace call center: 1-800-318-2596	Directly through an insurer
What to Watch for:	It's important to update your income information to be sure you receive the biggest tax credit you may be eligible for. Eighty-five percent of current enrollees get a tax credit!	Read the fine print! These plans may not cover common services you might expect to use. Make sure to check what benefits are covered carefully before enrolling.

Out-of-pocket maximum: The maximum amount 100% of the rest of your covered costs.

Annual or lifetime limits: A cap on how much the insurer will cover in a plan year or lifetime. If the plan includes an annual limit and the consumer reaches that amount, the consumer will be responsible for covering 100% of their remaining costs.