

freelancers union

2017/2018 HEALTH INSURANCE GUIDE



HEALTH INSURANCE FAQ'S

If only choosing health insurance was like picking out a Netflix plan! Here at Freelancers Union, we try to make it as easy as that.

As an advocate for our members, our mission is to protect and improve the lives of independent workers.

Part of that means helping you navigate the insurance industry as well as connecting you to quality coverage at an affordable price for the freelance lifestyle.

Additionally, when it comes to insurance, we're experts: We have over twenty years experience connecting freelancers to the right insurance plan.

We offer a range of plans through a [National Benefits Platform](#) - and when you purchase through us, you support the ultimate goal of creating a benefits system that makes sense for freelancers.

Plus, by buying through us, you help sustain the union's advocacy, support and community involvement and can rest assured that we're here for you if you ever have questions about your health plan.

But, however you choose to purchase health insurance, we're here to help you understand the ins-and-outs of different plans and find one that is right for you.

Do I really need health insurance?

Yes. It's not only good for you, but, under the Affordable Care Act (aka Obamacare), it's also required that everyone get health insurance.

The **penalty** for not having health insurance in 2016 and 2017 was pretty significant -- it's 2.5% of your total yearly household adjusted gross income or \$695 per adult / \$347.50 per child, up to a maximum of \$2,085 for the year, whichever was higher. In 2017, the maximum penalty will be adjusted for inflation, but will remain about the same.

I got a notice that my plan is ending. How do I find a new plan?

Since health reform launched in 2014, there have been a lot of changes in what plans are available each year. If your plan is ending, you have until December 15 to pick a new plan. Starting November 1, you can shop for a new plan on our [benefits platform](#).

I think I'm eligible for a subsidy. What can I do?

Under the ACA, if you make less than about \$45,000 as an individual (or \$94,200 for a family of four), you may be eligible for a subsidy or tax credit towards your health plan.

This is great news for many middle- and low-income freelancers. You can get an estimate of what subsidies you might qualify for by using this great Kaiser Family Foundation [subsidy calculator](#).

If you think you are eligible for a subsidy, rest assured that our platform will likely connect you to your local exchange to access financial support. However, this ability is not available in every state.

When can I enroll in health insurance?

Open enrollment for 2018 coverage begins November 1, 2017 and ends December 15, 2017. During this time, you can enroll in a new plan or change your current plan.

To make sure coverage for 2018 is in place on January 1st, you will need to enroll and pay for the new plan by December 15, 2017.

What kind of plans are out there?

Under the Affordable Care Act, insurance plans for individuals are always offered at five metal tiers:

- Catastrophic
(available for those under 30 years old)
- Bronze
- Silver
- Gold
- Platinum

As you might guess, higher metal tiers (shinier metals!) are usually more expensive upfront but the total amount you pay for covered services will be lower.

Lower tiers (catastrophic and bronze) have lower monthly premiums but you will pay a higher total amount of the covered medical expenses throughout the year.

Please note that all of the plans cover the same kinds of services. The portion of the costs of your health care services that insurance will pay will vary based on the type of plan you buy.

Can I enroll at a different time?

Yes, but only if you have a special circumstance which makes you eligible for a special enrollment period.

These special circumstances include:

- Gaining or becoming a dependent
- Losing existing health coverage (through job loss, separation from a spouse, etc)
- Expiration of COBRA
- Loss of eligibility for or expiration of a student health plan
- A permanent move or relocation to an area with different health plans
- Dramatic change in income that affects your eligibility for tax credits or cost sharing reductions.

If any of these special circumstances sound like you, you may be eligible for a special enrollment period. And even if they don't, it's good to keep them in mind. Freelancing can be up and down, and if you find yourself needing new coverage, remember that you might be eligible to enroll outside of open enrollment! BUT, if you don't enroll by December 15, and you don't have a qualifying event that will allow you to enroll during a special enrollment period, you will be locked out and unable to buy health insurance until Open Enrollment for 2019.

What if I have a pre-existing condition?

The ACA made it illegal for insurance companies to charge you higher premiums for a pre-existing health condition or to deny claims for treatment of a pre-existing condition. No one is allowed to ask about your health history any more and/or try to make you pay more.

Where can I find health insurance?

You have three options:

- Our Freelancers Insurance Agency's [National Benefits Platform](#), which provides a curated selection of health insurance options for freelancers across the country
- Your state's health insurance marketplace (you can see a directory of state exchanges and the federal exchange at healthcare.gov)
- The websites of individual private insurance plans

Hold on, what do all these insurance terms mean?

Here's a [glossary](#) of some health insurance lingo to help you through the enrollment process.

Where should I go if I have questions?

Start by viewing your options at <https://freelancersunion.org/health>.

If you have specific questions about a particular plan, go right to the source and call the carrier to get the best and fastest answer. (We post special phone numbers for carriers when we have them.)

You can also email us at membership@freelancersunion.org and we'll respond as quickly as we can. So go forth and get covered! And spread the safety net: share our [National Benefits Platform](#) and tell your friends to get health insurance, too.