



# 2014 Health insurance updates

## WHAT'S AHEAD FOR 2014

### **Generally, health insurance companies:**

- Cannot deny or refuse to renew your coverage solely because of pre-existing health conditions.
- Cannot charge a higher premium because of your gender or health condition.
- Cannot deny coverage for medical services provided using telehealth if those services are covered when provided in person.
- Cannot put annual or lifetime dollar limits on essential health benefits.



# DIFP

Department of Insurance,  
Financial Institutions &  
Professional Registration

# Health insurance

## HOW YOU CAN GET COVERAGE

- Contact your insurance agent or agency, a navigator or the federal health insurance marketplace to learn more about your coverage options.
- The federal health insurance marketplace will begin enrollment on **Oct. 1, 2013**.
- Individuals and families who can't afford coverage can check for financial assistance when they shop in the federal health insurance marketplace.
- Based on state law, the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP) cannot help operate the federal health insurance marketplace in Missouri. The federal government will run this marketplace.
- Before sharing personal information, make sure your agent or navigator is licensed. Go to [insurance.mo.gov](http://insurance.mo.gov).

### Find more information on the federal health insurance marketplace:

**CALL 800-318-2596**

**VISIT [healthcare.gov](http://healthcare.gov)**

For navigator information, visit [insurance.mo.gov/otherlicensees/navigators.php](http://insurance.mo.gov/otherlicensees/navigators.php)



For more information about your insurance policy, call DIFP's Insurance Consumer Hotline or go online:

**800-726-7390**

**[insurance.mo.gov](http://insurance.mo.gov)**