

## Before You Buy That “Low Cost” Health Insurance: STOP, CALL, CONFIRM

Know What You’re Buying. Get Advice from a Trusted Source.

To buy insurance that will cover a wide range of conditions, start with the federal Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov) or talk to an agent that is licensed in Missouri. If you have questions, call the Consumer Affairs Division at the Missouri Department of Commerce and Insurance (DCI) at (800) 726-7390 or visit [www.insurance.mo.gov](http://www.insurance.mo.gov) for resources.

**Open Enrollment for coverage is each year in the fall.** You may still be able to enroll in comprehensive coverage outside of open enrollment if you have a qualifying life event, like losing other health coverage, moving, getting married, or having a child. Medicaid is always open to those who qualify.

### **Financial Help May Be Available**

Visit [www.healthcare.gov](http://www.healthcare.gov) to learn if you qualify for financial help to pay for Marketplace insurance or if you qualify for low- or no-cost coverage through Medicaid.

You can find an agents and others qualified to review Marketplace plans at <https://localhelp.healthcare.gov/#/>

**If you found less costly health insurance online or someone called with an offer,** here are some questions to ask before you buy. For help, call the DCI Consumer Affairs Division at (800) 726-7390.

- Is it a Short-Term, Limited Duration plan, a Sharing Ministry plan, or other limited-coverage plan? Is it sold through an association that requires a membership fee? If so, it could cover less than Marketplace plans.
- Is the person selling the plan licensed in Missouri? If so, ask for his/her state license number and contact the DCI Consumer Affairs Division at (800) 726-7390 to confirm.
- What is the insurance company and is it licensed in Missouri?
- Does the plan cover your pre-existing conditions? Does it cover your medications?
- What are the deductibles? There may be different deductibles for different services.
- What services DOESN'T the plan cover?
- For services that ARE covered, how much will the plan actually pay? Is there a limit on the total amount the plan will pay per person, per service, or per year?
- How long will the coverage last? Will you be able to keep or renew your coverage if you get sick?
- Does the plan have a provider network?
  - If yes, how do you access information about it? Is your doctor or hospital in the network?
  - If not, will doctors and providers agree not to bill for amounts above what the plan pays?

Ask for a written example of how coverage works if you visited a physician and needed diagnostic tests and follow-up care. Also ask for a written example of how coverage works if you had a hospital stay for several days, and had testing and scans, surgery, and saw several specialists.

**Before you buy, always ask for the plan’s details in writing and take the time to review the materials carefully. Don’t feel rushed to make a decision.** Remember, there is free help available to you at the DCI Consumer Affairs Division. Call us at (800) 726-7390 or visit [www.insurance.mo.gov](http://www.insurance.mo.gov) for resources.

Buying health insurance online or over the phone?



Stop



- Don't be rushed into a decision
- You have the right to review plan terms and get plan descriptions in writing
- Don't provide banking information or a Social Security number before receiving and reviewing plan materials

Call



- Check with the state DOI that the agent and insurance company are licensed

Confirm



Be sure to get coverage information in writing *before* you buy, including:

- Coverage of key benefits like prescription drugs and preventive care
- Coverage limits per service, per person, or per year
- Coverage for conditions you already have (pre-existing conditions)
- The amount you pay before the plan pays (deductible)

Get more help with these resources from the National Association of Insurance Commissioners

[What to Ask When Shopping for Health Insurance](#)

[Health Insurance Shopping Tool](#)