

A QUICK GUIDE TO HEALTH INSURANCE OPTIONS

MEDICAID VS. MARKETPLACE VS. EMPLOYER-SPONSORED MEDICAL PLAN

Navigating health insurance options can feel overwhelming, but understanding each is key to securing the best care for you and your family. **This comparison guide breaks down the essential differences** between Medicaid, the Health Insurance Marketplace, and Employer-Sponsored Medical Plans.



	STATE-SPONSORED MEDICAID	HEALTH INSURANCE MARKETPLACE	EMPLOYER-SPONSORED MEDICAL PLAN
WHO IT'S FOR	<ul style="list-style-type: none"> • Low-income individuals & families 	<ul style="list-style-type: none"> • Individuals & families without employer coverage 	<ul style="list-style-type: none"> • Employees & their families
KEY FEATURES	<ul style="list-style-type: none"> • Low/no cost, comprehensive benefits 	<ul style="list-style-type: none"> • Income-based financial help available 	<ul style="list-style-type: none"> • Employer often contributes to costs • Convenient payroll deductions
HOW TO ENROLL	<ul style="list-style-type: none"> • Apply anytime through your state 	<ul style="list-style-type: none"> • HealthCare.gov during Open Enrollment 	<ul style="list-style-type: none"> • Through HR during Open Enrollment
ENROLLMENT DEADLINES	<ul style="list-style-type: none"> • Apply year-round • Special Enrollment Periods may apply 	<ul style="list-style-type: none"> • Open Enrollment: Nov 1st - Jan 15th • Special Enrollment Periods for life events 	<ul style="list-style-type: none"> • Check with HR (typically fall) • Special Enrollment Periods may apply
MAXIMIZE COVERAGE	<p>UNDERSTAND YOUR PLAN</p> <p>Familiarize yourself with your plan's details.</p>	<p>STAY IN-NETWORK</p> <p>Whenever possible use providers and facilities in the plan network.</p>	<p>USE PREVENTIVE CARE</p> <p>Most plans cover preventive services. Take advantage!</p>
MINIMIZE COSTS	<p>REVIEW REGULARLY</p> <p>Your health needs and financial situation can change.</p>	<p>GENERIC PRESCRIPTIONS</p> <p>Ask your doctor about generic alternatives for medications.</p>	<p>HSAs & FSAs</p> <p>If offered, contribute to these tax-advantaged accounts.</p>

QUESTIONS? Contact TrueNorth's TRUEAdvocate Team:
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