




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	UNDERSTAND YOUR PLAN Familiarize yourself with your plan's details.	STAY IN-NETWORK Whenever possible use providers and facilities in the plan network.	USE PREVENTIVE CARE Most plans cover preventive services. Take advantage!
MINIMIZE COSTS	REVIEW REGULARLY Your health needs and financial situation can change.	GENERIC PRESCRIPTIONS Ask your doctor about generic alternatives for medications.	HSAs & FSAs If offered, contribute to these tax-advantaged accounts.

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