



The US has the most expensive healthcare in the world. That's why getting adequate health insurance coverage comes highly recommended.



### Mark your calendar!

Open enrollment for the Health Insurance market place runs November 1 – January 15  
Coverage begins as soon as January 1 .



### ABOUT US

We are a full-service Insurance Agency with professional bilingual staff. We have over 40 years combined experience.

Our office consists of insurance specialist in all categories, including Life, Health, Business, Auto and Home insurance.

Please give us a call or email us for questions or a quote today!

### Contact Us

📞 972-478-0208

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## HEALTH INSURANCE MADE E-Z



For more information or assistance please call

**972-478-0208**



## Words to know while you shop.

### Premium

The amount you pay each month to have health insurance coverage. This is like a membership fee that you pay, whether you use your insurance or not.

### Deductible

The amount you pay for healthcare services before your insurance plan begins to pay.

### Copay

A fixed amount (for example, \$30) that you pay every time you use healthcare services, like doctor visits and prescriptions.

### Coinsurance

A fixed percentage of the total bill (for example, 20%) that you are responsible for paying. The remainder of the total bill (for example, 80%) will be covered by your health insurance.

### Out-of-pocket expense

Your healthcare costs that are not covered by your insurance plan, such as deductibles, copays, and coinsurance.

## Age 64 and Under

### Option 1

For those with pre-existing health conditions and/or those who are eligible for the premium tax credit/cost sharing subsidy; a guaranteed issuance ACA compliant plan is your best coverage option.

When it comes to ACA compliant "Metal" plans (i.e. Bronze, Silver, Gold), you receive the broadest coverage available for 10 Essential Health Benefit categories including pre-existing conditions, prescription drugs and maternity.

If the deductibles, co-pays and maximum out of pocket (MOOP), decrease then the premium will increase among "Metal" plans.

### Option 2

For those in good health who are looking for a more affordable health plan that is available throughout the year, **Short Term Major Medical** may be a viable option.

#### **Caveat Emptor (Buyer Beware):**

Unlike an ACA compliant health plan, typically there is No Coverage on pre-existing conditions, maternity or prescription drugs.

These plans also come with a policy plan limit along with a number of specific exclusions. Some of the more notable exclusions include injury under the influence of alcohol/drugs, kidney related treatment, organ transplant, or chiropractic care. In addition, there is a further constraint related to "reasonable and customary" charges as determined by the individual insurance carrier.

For eligible Pre-Medicare individuals aged 62 to 65 there is a product called **Bridge to Medicare**. It combines *Short Term Major Medical* insurance and limited benefit health insurance for healthy individuals without pre-existing conditions.

## Medicare

Medicare provides health insurance for US nationals older than 65 years old, but also for younger people with end stage renal disease, ALS, and some other disabilities.

The Medicare program is divided into four parts:

**-Part A** – which covers hospitals, skilled nursing and hospice services.

**-Part B** – covers outpatient services, including some providers' services while inpatient at a hospital, outpatient hospital charges

**-Part C** – is an alternative called Managed Medicare, which permits patients to select health plans with at least the same service coverage as Part A and B, often the benefits of Part D, and an annual out of pocket spend limit which A and B lack. To sign in this part, one must sign in Part A and B first.

**-Part D** – covers mostly self-administered prescription drugs