

It's time to get **in**

Arkansas
HEALTH
CONNECTOR
Your Guide to Health Insurance

It's no secret that too many Arkansans have been left out of affordable health insurance. Many couldn't afford the expensive premiums, and some couldn't get coverage at all.

That's where the Arkansas Health Connector and the Health Insurance Marketplace come in. Quality health insurance is now easy to purchase and affordable for all Arkansans – this includes you, your family, and your loved ones.

Who's In:

Everyone who ...

- Lives in the U.S.
- Is lawfully present in the U.S.
- And is not incarcerated due to a conviction

...can enroll.

What You're In For:

Affordable Health Insurance

Your monthly insurance payment depends mostly on your yearly income and how many people are in your household. There's sure to be a plan that fits your budget.

You may qualify for Advanced Premium Tax Credits, a new type of financial assistance that could lower your monthly insurance payments. Again, the amount of financial assistance you get depends on your annual income and the number of people in your household.

Check out the Cost Estimator at ARHealthConnector.org to get an estimate of how much health insurance might cost you.

Complete health coverage

Each plan offered through the Health Insurance Marketplace is approved by the Arkansas Insurance Department. By law, every plan must cover services included in the 10 Essential Health Benefits:

- Outpatient Services
- Emergency services (emergency room visits)
- Hospitalization
- Maternity and newborn care
- Mental health and substance use services, including treatment
- Prescription drugs
- Rehabilitative and habilitative services
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including dental and vision care

Beginning January 1, 2014, no one can be denied health insurance benefits or be charged more for them because of a pre-existing condition. It's already law that:

- Lifetime limits can't be placed on health benefits
- Preventive services – such as annual wellness checks, immunizations, mammograms, and colonoscopies – are available at no cost to you
- Children can stay on their parent's health insurance until age 26

Beginning in 2014, you will have to pay a penalty if you don't have health insurance. But now that affordable, quality health insurance options will be available to everyone, there's no reason not to have coverage.

When you can get in:

Enrollment begins October 1, 2013, and continues through March 31, 2014. Some Arkansans will be able to enroll after March 31.

How you can get in:

You can enroll online, by phone, by mail, or with the help of a licensed guide, agent, broker, navigator or certified application counselor in your area. Find a list of licensed guides, agents, brokers, navigators and certified application counselors across the state at www.ARHealthConnector.org.

For additional information:

ARHealthConnector.org

855-283-3483 (toll-free)

For an appointment:

Christie Steed 501-529-0319
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