

12. What can you expect from me as your insurance agent?
You will receive help applying for and renewing your insurance each year.
You will receive year round assistance if you have questions or any other problems with your insurance plan.

You will receive help to resolve problems that arise with the insurance company.
You will receive help to resolve problems that may arise with the Health Insurance Marketplace.

13. What I cannot do for you as your insurance agent?
Although I can help direct you to where you can get assistance, I cannot do any of the following:

- *Give you the verification status on documents that you submitted to the Health Insurance Marketplace. Your documents are processed by the Health Insurance Marketplace which is operated by a government agency in your state or by the federal government for states using the federal exchange.

- *Give you the status of your Medicaid application. This is handled by Medicaid a government agency.

- *Process and submit your application to the insurance company. In the past all insurance applications were submitted to the companies by the insurance agent. We could see the status of your application. Under the new law once your application is submitted, the Health Insurance Marketplace is responsible for making sure that your application reaches the insurance company in good order free from errors.

If you live in the state of Virginia I will provide you with a copy of your application summary so you can see all of the information that was submitted on your application and can check it for accuracy. Maryland Health Connection does not provide a printable application summary at this time. If this should change in the future I will provide this information to all Maryland applicants.

14. What should I do when I receive correspondence from the Health Insurance Marketplace or from you as my agent?

You should not ignore *any* correspondence that comes from "Maryland Health Connection", "The Health Insurance Marketplace", "Healthcare.gov" or for me "Sharon E. Sidbury". Many people have ignored or discarded these notices and have lost their subsidies and have had many problems that were not easy to fix.

15. What should I do if I receive a letter or notice or bill that I do not understand?
If you receive a letter or notice that you do not understand you can scan and email or fax me a copy. Then send me a text message with your name and phone number letting me know that you sent me a fax or an email. You can also leave a voice message with the same information.

16. What if I know someone that needs help with their health insurance?
You can give them my name, number and/or email address and have them to contact me. You can also give them my business card.

Sharon E Sidbury

Thank you for choosing me to assist you in choosing your health insurance plan. In this brochure you will find instructions on what you need to do to choose a plan for next year. If you received a subsidy or cost sharing reductions from the government through the health insurance exchanges it is very important that you follow these instructions. I am looking forward to working with you this year.

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1. What can you expect from me during the Open Enrollment Period?

Starting October 1st I will be contacting you to see if you have had any changes in your family size or income. If you live in the state of Virginia and would like to authorize me as your agent with the Health Insurance Marketplace we will be required to do a three way call. If you live in Maryland and worked with me last year our accounts have already been linked. You do not need to take any action at this time.

2. What should I do if I qualified for a subsidy last year and still qualify for one this coming year?

If your income is about the same as last year you should use the income you reported for last year on your income taxes. In most cases this will help you to avoid the need to send in proof of income documents. If your income has drastically increased or decreased you need to report it. In most cases when there is a significant change in income you will be asked to send in proof of income for each wage earning family member who reported a change.

3. What should I do if I am asked to send in additional documents?

I will provide you with the address where you will need to send your documents. If you live in the state of Virginia I will provide you with the first few pages of your eligibility letter, which will provide you with a list of the items you can send in to verify your information, along with the address where you need to send your documents.

For Virginia Residents Only: Please write the following information on each page of each document that you send to the Health Insurance Marketplace, your name, state, application ID number (found on page 1 of your eligibility letter), your date of birth, and your social security number. Also include the barcode page from your eligibility letter. I will also send you a complete copy of your eligibility letter to the email address I have on file for you. You should also receive a copy of your letter by mail if you chose to receive your correspondence by mail from the Health Insurance Marketplace.

If you are mailing your documents I recommend that you send your documents certified mail signature required from the post office so you can track them. Keep a copy of your receipt for your records.

4. When should I send in my document?

As soon as possible. If you wait and miss the deadline you could possibly lose your subsidy and or your insurance and possibly have to pay full price for your health insurance policy.

5. What should I do once I submit my application for health insurance?

Call the insurance company in about 7-10 days to see if they received your application. If they received it see if you can make your first payment by phone. It's important to make your first payment as soon as possible to avoid cancellation. If the company has not received your application after 3 weeks please contact me.

6. What should I do if I or another family member qualifies for Medicaid?

Call your local Medicaid office to in about 30 days to see if they received your application. Ask for your application status. It can take up to 45 days for them to process your application.

7. Do I need to use the exchange to apply for health insurance?

If you do not need or want a subsidy to help pay for your health insurance cost then the answer is no. If you feel you need or want help to cover your insurance cost then the answer is yes.

8. Can I find cheaper insurance if I do not purchase my health insurance on the exchange?

No. Insurance policies cost the same both on and off the exchange. The only difference is if you qualify for a subsidy on the exchange it will help to reduce the amount you need to pay for your insurance but will not reduce the actual cost of the insurance policy. You would pay a portion of your premium based on your income and the government pays the rest.

9. What is the purpose of the Health Insurance Marketplace?

The Health Insurance Marketplace or Exchange combines health insurance applications from multiple insurance companies and the Medicaid Eligibility application all on one form. Based on the information you provided for you and your household the system will determine who is eligible to purchase health insurance from one of the companies on the exchange or it will determine if you or any members of your family qualify for Medicaid. At the same time you can determine if you qualify for a subsidy to help you reduce the cost if your monthly premiums and or cost sharing reductions which help to lower your deductibles and coinsurance.

10. Can I avoid Obamacare by purchasing my health insurance directly from an insurance company or by purchasing through an insurance agent?

No. Obamacare is the nickname given to the Patient Protection and Affordable Care Act also known as the PPACA or the ACA. Starting January 2014 all major Medical Health Insurance Plans became subject to this law. Purchasing a non-compliant plan will not make you exempt from paying a penalty.

11. Will it cost more if I use a health insurance agent to purchase a insurance plan?

No. Insurance agents services are free to you. Your monthly premiums are the same whether you choose to use an agent or not.

