

Affordable Care Act Checklist for individuals and families



When you buy a health plan directly from Florida Blue or one of our plans through the government's Marketplace, there are a lot of things to think about. Use the checklist below to help you prepare and then talk to us one-on-one. We can help you choose the best coverage, at the right price, for you or your family.

☐ **Make sure you filed your 2014 tax return.**

If you received help from the Marketplace to pay for health care in 2014, make sure you filed your 2014 tax return as soon as possible.

If you did file your tax return, make sure it reported how much assistance you received.

Anyone who received health care assistance from the Marketplace and did not properly file their tax return should receive a notice from the IRS.

☐ **Gather basic information about your household.**

When you apply, you'll need to have handy:

- Your income, either from your most recent tax return, monthly wages, or expected income for 2016
- The number of dependents you claim on your taxes
- Your zip code
- The birth dates and Social Security Numbers for everyone who will be covered
- Information about any health insurance provided by an employer
- Your email address

☐ **Find out if you can get help paying for your health plan.**

If you are **not** offered health insurance through your job, you may qualify for government financial assistance to help you pay part of your monthly health plan bill. This is called a 'subsidy' or premium tax credit – the amount depends on things like your income, age, where you live and the size of your family. Your insurance agent can help you find out

if you qualify for a subsidy and then enroll you in a Qualified Health Plan offered by Florida Blue.

☐ **Know your budget.**

There are a lot of health plans to choose from, so you should think about your budget and your needs. Think about the monthly cost of the health plan and see what health costs it covers.

☐ **Make a list of questions to ask us or your local agent.**

1. Am I eligible to keep my current health plan?
2. Can I still go to the same doctor and same hospital? How do I find a new doctor who is part of my health plan?
3. How much will I pay when I go to the doctor? For a hospital stay? For my medications?
4. Do I need a referral from my primary doctor to go to a specialist?
5. What drugs are covered?
6. What are my pharmacy choices if I need a prescription?
7. Are there any special services to help me with my chronic health condition?
8. What is the difference between my in-network and out-of-network benefits?
9. What are copay, deductible and coinsurance?
10. Do I need any prior approvals for services or medications?
11. How do I get dental coverage?
12. What happens if I'm in an accident?
13. Does this have any life insurance?
14. When will I get my ID card?

Your Local Agency for

Florida Blue

Peoples First
INSURANCE

Peoples First Insurance is here to help you.



Call: 850-770-7047 to speak to your local agent at Peoples First Insurance



Visit: 1002 West 23rd Street, Suite 130
Panama City, FL 32405

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