

# Top 5 Questions



## People Ask When Shopping For Health Plans

### 1. Why do I need to buy health insurance?

Health insurance offers you peace of mind. If you ever need emergency medical care, you won't be responsible for the whole cost of the bill. You'll also be able to afford doctors visits, prescriptions and hospital care.

### 2. How much will it cost?

The cost depends on the plan you choose. Most health plans must cover a set of preventive services, like shots and screening tests, at no cost to you when you stay in network.



### 3. Is there financial assistance available to help me pay my premium?

The federal government offers financial assistance called, "subsidies." These tax credits lower your monthly payment based on your income, family size, location and the type of plan you choose.

### 4. What is included in a health plan?

All plans include:

- doctor's services
- hospital stays
- outpatient care
- prescription coverage
- mental health care and more



### 5. When do I need to enroll and who can help me?

The time to enroll in a plan is known as the Open Enrollment Period. This year it begins November 1 and ends December 15. A Florida Blue agent will answer all of your questions and help you get the best coverage for you and your family, at a price you can afford.

## Real Benefits Are More Than Price

When it comes to choosing a health plan that's right for you and your family, one size does not fit all. It's important to choose a health plan that fits your lifestyle, health and budget.

**Got questions?** A Florida Blue agent can answer them. Your agent will make sure that you get the maximum amount of financial assistance on the plan that's right for you and your family.

Some Florida Blue plans even offer \$0 doctor visits when you see a Value Choice Provider.

**Let us help you find the right Florida Blue plan!**



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Florida Blue

These policies have limitations and exclusions. For costs and complete details of coverage, call your local Florida Blue agent. The amount of benefits provided depends upon the plan selected and the premium may vary with the amount of benefits selected. Health insurance is offered by Florida Blue. HMO coverage is offered by Health Options Inc., DBA Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Health Insurance Marketplace<sup>SM</sup> or Marketplace<sup>SM</sup> are service marks of the U.S. Department of Health & Human Services. Value Choice Provider is a designation Florida Blue gives to some in-network providers and include Sanitas Medical Center and Diagnostic Clinic Medical Group. \$0 copay does not apply to High Deductible Health Plans (HDHP) or Simple Choice Plans.

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