





Comparisons between Healthy Michigan and Insurance Marketplace



		
ELIGIBILITY	<ul style="list-style-type: none"> • U.S. Citizen, Age 19-64, Resident of Michigan • Not covered by Medicare or other Medicaid programs • Legal immigrant for 5 years • Income 133% of FPL or below • Not pregnant at time of enrollment 	<ul style="list-style-type: none"> • U.S. Citizen, Age 19-64 • Not covered by Medicare or other Medicaid programs • Legal immigrant
ENROLLMENT TIME PERIOD	<ul style="list-style-type: none"> • Open year round. 	<ul style="list-style-type: none"> • Annual open enrollment. (Nov. 15, 2014 – Feb. 15, 2015) • Open enrollment for Native Americans and small businesses
ENROLLMENT SITE	<ul style="list-style-type: none"> • mibridges.org • or healthcare.gov 	<ul style="list-style-type: none"> • healthcare.gov
CHOOSING AN INSURER	<ul style="list-style-type: none"> • Choose from approved list of insurers or one will be chosen for you. 	<ul style="list-style-type: none"> • Choice of approved insurers on Michigan Marketplace (healthcare.gov).
CHANGING INSURER	<ul style="list-style-type: none"> • Up to 90 days after initial enrollment and then only during annual open enrollment period. 	<ul style="list-style-type: none"> • During annual enrollment period or after any major changes in family size or income.
BENEFITS	<ul style="list-style-type: none"> • Essential Health Benefit (EHB) Package plus dental, vision, podiatry, chiropractic, and non-emergency transportation 	<ul style="list-style-type: none"> • Essential Health Benefit (EHB) Package
CONSUMER COSTS	<ul style="list-style-type: none"> • No cost sharing for first 6 months of enrollment. • After first 6 months, nominal co-pays payable monthly into MI Health Account managed by health plans. • Total monthly co-pays capped at 2% of income • No co-pays at FQHC's and Free Clinics, no co-pays for preventative or emergency care or emergency hospitalization • "Healthy Behaviors" can reduce copayments, but reductions may be offset by inappropriate use of emergency room or failure to pay cost sharing • People between 100 – 133% of FPL make required monthly payments to MI Health Account of 2% of income • Total cost sharing cannot exceed 5% of income • Cannot lose eligibility or benefits for nonpayment or for not addressing "Healthy Behaviors" 	<ul style="list-style-type: none"> • Cost sharing help up to 250% • Co-pays and deductibles based on actuarial value of chosen policy and insurance company policy and insurance company policies. • Premium tax credits up to 400% FPL
OTHER	<ul style="list-style-type: none"> • Schedule initial health assessment with assigned primary care provider within 60 days after enrollment • Have initial health assessment within 120 days and annually thereafter 	