

2017 Marketplace Insurance Plans Frequently Asked Questions

Which Marketplace Plans cover Licking Memorial Health Systems?

During the past year, many Marketplace Plan companies that previously covered care throughout the Country have abandoned offerings, and Licking County is no exception. As a result for 2017, Licking Memorial Health Systems only is covered by the following plans:

- Molina Bronze
- Molina Silver: 100 Plan, 150 Plan, 200 Plan, 250 Plan
- Molina Gold
- Anthem Bronze Pathway: HMO 2850, HMO 5000, PPO 5150, HMO 5200, PPO 5850, PPO 6800, HMO 7150, HMO or PPO 0% for HSA
- Anthem Silver Pathway: PPO 2000, PPO 2500, HMO 2850, PPO 3000, HMO or PPO 3500, HMO 4250, PPO 4050, HMO or PPO 10% for HSA
- Anthem Silver Core Pathway: HMO 5300
- Anthem Gold Pathway: HMO 1450

Can you change plans if you have previously enrolled in a different plan?

Yes - If you have enrolled in a plan for 2017 and want to change it, you can do so any time before January 31, 2017.

Deadlines for changing 2017 plans

- If you change your 2017 enrollment before December 15, 2016, your new plan will take effect January 1, 2017.
- Change plans by January 15, and your new plan will take effect February 1.
- Change plans by January 31, and your new plan will take effect March 1.
- After January 31, you can change 2017 plans only if you qualify for a Special Enrollment Period. (visit HealthCare.gov for details)

What is the process for changing plans?

- Log in (HealthCare.gov/login), select your 2017 application, and choose "My Plans & Programs."
- Click on "Change Plans" to see other available plans.
- Click "Change Health Plan" to select a new plan. Finish all steps to complete your enrollment.

Will my coverage be affected if I change plans?

Be sure to check your coverage dates.

- If your new plan has the same effective date as your old plan: Coverage from your old plan is cancelled when your new coverage starts.
- If the new plan has a different effective date: You will stay covered by your old plan until the day before your new coverage starts (if you continue paying your premiums).

If I keep my current Plan, but wish to continue local care, what are my options?

If you are currently using a Marketplace Plan, but are now considered out of network, you would still be able to apply for financial assistance - details/forms are available on our website: LMHealth.org.

