



Health Insurance Options For Georgia's LGBT Community



GEORGIAN'S FOR A HEALTHY FUTURE
Sound Policy. Effective Action.

The Affordable Care Act makes health insurance and health care more understandable, more accessible, more affordable, and more comprehensive for Georgians, no matter their gender identity or sexual orientation. The ACA benefits Georgians and LGBT individuals specifically by:

- » Protecting those with a pre-existing health conditions, including HIV, from being denied coverage or charged higher premiums
- » Providing financial assistance to keep plans affordable for those who qualify
- » Banning discrimination based on sexual orientation or gender identity, among other factors
- » Removing lifetime and annual coverage caps

The Marketplace will provide better options for:

The uninsured.

When people have health insurance they can visit their medical provider with fewer worries about unexpected or high medical costs. Affordable coverage options will be available for people who are currently uninsured. Insurance companies can no longer exclude people with pre-existing conditions such as HIV or discriminate based on transgender medical history.

The insured.

People who already have insurance will find that their health plans are more complete and provide more consumer protections. Underinsured Georgians will have better and more affordable options. All plans must cover a core set of basic benefits called essential health benefits.

LGBT individuals.

Individual and small group health insurance plans cannot discriminate on the basis of sex, gender identity, disability, diagnosis, and medical condition. Plans must provide preventive screenings for everyone who needs them, regardless of the sex on their insurance card.

LGBT couples.

A new tool, finder.healthcare.gov, allows individuals to find same-sex domestic partner coverage options. Couples can filter their search and easily eliminate plans that would not cover both of them.

LGBT youth.

Young adults up to the age of 26 can remain a parent's health plan. If that is not an option, new insurance options available through the Marketplace will help young adults find a policy that meets their needs. This also applies to youth who are or have been in foster care.

People living with HIV.

Insurance companies can no longer deny coverage to individuals living with HIV/AIDS or impose lifetime or annual benefit caps. Out-of-pocket prescription drug costs will also be more affordable.

Protections for all consumers



If you experience discrimination or harassment as you seek coverage or care, your rights have been violated.
You can make a complaint to:

» **Georgia Office of Insurance & Fire Safety, Consumer Services Division**

Call (800) 656-2298 or use the Consumer Complaint Portal at www.oci.ga.gov/ConsumerService.

» **Office of Civil Rights at the U.S. Department of Health & Human Services**

Visit www.hhs.gov/ocr/civilrights/complaints for more information about filing a complaint.



If you are denied coverage that should be included under your plan, you have the right to appeal the denial by contacting your insurance company.

What is the Health Insurance Marketplace?

Georgians can shop for health insurance in the health insurance marketplace during the open enrollment period, beginning Nov. 15, 2014 and ending Feb. 15, 2015. Plans will provide coverage as soon as January 2015. The marketplace will present easy-to-understand

information about health insurance benefits, prices, and quality. Consumers will be able to easily compare plans. Many consumers will qualify for financial assistance (also called *tax credits* or *subsidies*) to make their plans more affordable.

You can shop the marketplace for a plan that fits your budget.

- Online at www.healthcare.gov
- Over the phone. Call:
 - Georgians for a Healthy Future—404-567-5016
 - Health Initiative—404-688-2524
 - SEEDCO—855-899-6092
- In person

Open enrollment begins Nov. 15, 2014 and ends Feb. 15, 2015.



Typically, you may only enroll in a health insurance plan during the open enrollment period. However, certain life events may allow you to enroll during a **Special Enrollment Period (SEP)**. These life events include:

- Marriage
- Having/adopting a baby
- Moving outside your plan's coverage area
- Changes in income
- Turning 26
- Losing your current health coverage

To find out if you qualify for a Special Enrollment Period, visit <https://www.healthcare.gov/screener/>.

Act fast! Special Enrollment Periods are only available for 60 days after your life event!