What is the Missouri Health Insurance Marketplace?

The Missouri Health Insurance Marketplace website helps you compare private insurance plans and buy a plan to fit your budget and health care needs. You can use the Marketplace if you are an individual or family who has no access to affordable coverage through work or elsewhere.

Important dates for 2016 enrollment

- November 1, 2015: Open Enrollment starts — first day you can enroll in a 2016 Marketplace plan
- January 1, 2016: First date 2016 coverage can start (coverage begins the month after enrolling if you enroll by the 15th. If you enroll after the 15th, coverage starts the month after the following month)
- January 31, 2016: 2016 Open Enrollment ends — last day you can enroll in a 2016 Marketplace plan

How does the Marketplace work?

It’s a lot like travel websites where you can compare prices and buy hotel or plane tickets. In the Missouri Health Insurance Marketplace, you can compare prices and buy quality, affordable health insurance from private insurance companies.

On the Missouri Health Insurance Marketplace website you can
- compare private health insurance plans,
- get the cost of health insurance plans before you buy,
- find out if you can get financial help – most people will qualify for some financial assistance,
- see if you qualify for Medicaid, a public health insurance program, and
- buy a health insurance plan that best meets your needs.

What do I need to apply?

When you apply for coverage in the Health Insurance Marketplace, you’ll need to provide some information about you and your household, including income, any insurance you currently have, and some additional items.


- Social Security numbers (or document numbers for immigrants)
- Employer and income information for every member of your household needing coverage (like pay stubs or W-2 forms — Wage and Tax Statements)
- Policy numbers for any current health insurance plans covering members of your household
✓ A completed Employer Coverage Tool for every job-based plan you or someone in your household is eligible for (You’ll need to fill out this form even for coverage you’re eligible for but don’t enroll in.)
What questions should I ask?

Ask your navigator or broker these questions before you decide on a health insurance plan.

1. Does the health plan cover my medications?
2. Does the health plan cover brand name medications?
3. Does the plan use co-pays? How much are they, and what services have co-pays?
4. Are there any other costs to me? Can you explain those costs?
5. Is there coinsurance? How much will I have to pay out of pocket?
6. Does the health plan require prior approval from the plan before I get the medicine prescribed by my doctor?
7. Does the health plan require me to fail on other medications before I get the medicine prescribed by my doctor?
8. Where do I go to file a complaint if I can’t find the coverage I need?

Where can I get help?

If you have questions, or if you need help choosing a health plan or completing your application, several types of help are available. You can

- **Call the toll-free call center**, open 24 hours a day, 7 days a week. Call 1-800-318-2596 (TTY 1-855-889-4325).
- **Talk to someone online**. You can have a live online chat at www.healthcare.gov. Spanish-speaking individuals can use www.cuidadodesalud.gov.
- **Talk to someone in person**. Navigators and Certified Application Counselors are people who are trained to answer questions and help you fill out your application in person. They’re required to provide fair and accurate information. You can find local help at www.covermissouri.org/find/find.php or visit healthcare.gov.
- **Talk to an agent or broker**. Insurance agents and brokers can help you find, choose and buy coverage. They must be registered in Missouri. It is important to note that agents and brokers can receive money from a health insurance company for enrolling people into their plans. Find an independent broker by visiting http://www.iiba.net/agentlocator/findagent.aspx. You can contact brokers for insurance companies by contacting specific companies directly. You can also check with the Missouri Department of Insurance to see that the company or broker selling the product is a legitimate insurer by visiting http://insurance.mo.gov/CompanyAgentSearch/search/search-agents.php.

Adapted, in part, by materials provided by the Cover Missouri Coalition (covermissouri.org)

*MU Extension has provided this information to help Missouri residents make informed health insurance decisions by understanding options and responsibilities outlined in the Affordable Care Act. MU Extension provides factual information on public policies such as the ACA.*