

## NAVIGATING THE PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA)

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Starting on October 1, 2013, uninsured consumers or consumers looking to buy their own coverage can enroll for health insurance through the Health Insurance Marketplace for coverage beginning as soon as January 1, 2014. The Marketplace allows you to compare and select plans. Those plans must be a Qualified Health Plan approved by the federal government to serve Indiana consumers.

As these changes draw nearer, consumers should watch for individuals looking to take advantage of the new system by scamming consumers. You can learn more about the Health Insurance Marketplace through several resources:

### RESOURCES

- **[www.HealthCare.gov](http://www.HealthCare.gov)**: This is the federal government's official website for the Health Insurance Marketplace. Here, consumers can enroll in health insurance plans starting October 1<sup>st</sup>, get information about the Marketplace, company plans, and see available coverage options. Consumers will be able to find Navigators in their area to assist with enrollment.
- **Help Center: 1-800-318-2596**: The Help Center is available 24 hours a day, 7 days a week to answer questions about the Marketplace, as well as to enroll consumers for coverage starting October 1. TTY: 1-855-889-4325
- **Navigators**: Navigators are trained and certified by the government to answer Marketplace questions, discuss eligibility and options, and prepare electronic and paper applications to establish eligibility and enroll in the Marketplace. Starting October 1, consumers will be able to find Navigators throughout the State of Indiana by using the federal government's website ([www.HealthCare.gov](http://www.HealthCare.gov)), and they can search for Navigators or verify their Navigator's certification at <http://www.sircon.com/resource/layout.jsp?page=indianaLps&type=indiana>. The Indiana Department of Insurance provides more information about Indiana Navigators on its website: <http://www.in.gov/idoi/2823.htm>.
- **Certified Application Counselors**: These counselors will perform many of the same functions as Navigators, including educating consumers and helping to complete applications for coverage. Counselors will be available at community health centers, hospitals, or social services agencies to assist. Starting October 1, consumers will be able to find Certified Application Counselors at [www.HealthCare.gov](http://www.HealthCare.gov) or by calling a Help Center.
- **Agents and Brokers**: State-licensed health insurance agents and brokers who meet Health Insurance Marketplace requirements may enroll individuals, small employers, and employees in coverage through the Marketplace.

### MEDICARE IS NOT PART OF THE HEALTH INSURANCE MARKETPLACE

Medicare recipients *do not need to do anything* to be enrolled under the new Marketplace system. The Marketplace will not affect Medicare choices and benefits will not change.