

Real Benefits Are More Than Price

When it comes to choosing a health plan that's right for you and your family, one size does not fit all. It's important to choose a health plan that fits your lifestyle, health and budget.

Here are the **TOP 5 QUESTIONS** about buying a 2018 health plan:

1 Do I still need to buy health insurance?

Yes. The Affordable Care Act is **still** the law of the land. You should purchase a 2018 plan to make sure you have coverage for wellness checkups, doctor visits and hospital care. Remember, you'll still pay a fee or penalty if you go without coverage.



2 Is there anything different this Open Enrollment that will affect me?

Yes. This year you have less time to enroll or change plans: December 15 is the deadline. If you miss it, you may need to wait until 2019 to get coverage or make changes. For 2018, you may have new health plan options available to you. Let a Florida Blue agent help you find a plan that meets your needs and budget.



3 Will I still be able to see my regular doctor? How much will it cost me?

It depends. Who you see and how much you'll pay really depends on the plan you choose. When considering your options, you should ask about the costs for visits, and which doctors, hospitals and pharmacies are in the network. Florida Blue offers plans with \$0 doctor visits when you see a Value Choice Provider.



4 I've read that several health insurers are leaving the MarketplaceSM. Do I need to be concerned?

Yes, if one of those insurers is yours. If they are leaving the Marketplace, your plan will likely be canceled, ultimately leaving you without health care coverage. With Florida Blue, you can rest assured we have plans to fit your needs and we'll be here for you—as we have been for more than 70 years.

5 Will I still be able to get financial assistance to help pay my monthly premium?

Yes. You can continue to get financial assistance based on the 2018 eligibility guidelines. A Florida Blue agent can help ensure your Marketplace application is up to date, so you can get the tax credit you qualify for and help lower your 2018 monthly payment.



Take time to consider all your options. Florida Blue is here to answer any questions you may have. Never compromise quality care with high costs. It doesn't cost you a thing to talk with an agent. Let us help you find the right Florida Blue plan!

 1-855-819-3215

 Visit floridablue.com

Florida Blue 

These policies have limitations and exclusions. For costs and complete details of coverage, call your local Florida Blue agent. The amount of benefits provided depends upon the plan selected and the premium may vary with the amount of benefits selected. Health insurance is offered by Florida Blue. HMO coverage is offered by Health Options Inc., DBA Florida Blue HMO, an affiliate of Florida Blue. These companies are Independent licensees of the Blue Cross and Blue Shield Association. We comply with applicable Federal civil rights laws and do not discriminate on the basis of race, color, national origin, age, disability or sex. Health Insurance MarketplaceSM or MarketplaceSM are service marks of the U.S. Department of Health & Human Services. Value Choice Provider is a designation Florida Blue gives to some in-network providers and include CliniSanitas Medical Center and Diagnostic Clinic Medical Group. \$0 copay does not apply to High Deductible Health Plans (HDHP) or Simple Choice Plans.