




HealthChoices™
FLORIDA
The Health Insurance Marketplace™

Resource Guide

Florida Health Choices | myfloridachoice.org

I hear from people each day who are daunted by the task of selecting health insurance. To be sure, it can be complicated. Florida Health Choices is here to help you better understand all of your options. We have a team ready to walk you through all of your choices, in our private marketplace and in Healthcare.gov. That way, you're able to select from the maximum number of options available.

We want you to know that you don't have to go it alone.

Our next open enrollment period runs November 2015 through January 2016. If your needs fall outside of open enrollment, you may qualify for a special enrollment period if you experience a qualifying life event such as a change in family status (for example, marriage or birth of a child) or loss of other health coverage.

At Florida Health Choices, we want to help you get covered, quickly and easily. Let our team help protect your greatest asset: **YOU.**

This resource guide is available to all Floridians seeking information about what Florida Health Choices has to offer, how to navigate our marketplace, and frequently asked questions. For more information, visit us at myfloridachoice.org.

Warmest wishes,

A handwritten signature in blue ink, appearing to read "Rose Naff".

Rose Naff

CEO, Florida Health Choices

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Florida Health Choices offers custom health insurance solutions. With plans that range in coverage and price, and customer service that's second to none, we use our expertise to help find the plan you need, quickly and easily. Created by the Florida Legislature in 2008 with the goal of increasing access to quality health care for all Floridians, Florida Health Choices launched the Health Insurance Marketplace, a competitive online marketplace for purchasing health insurance and health services in 2014.

With a presence in each of Florida's 67 counties – our team has got you covered.

▶ WHAT WE CAN DO FOR YOU

Florida Health Choices is for individuals, children, families, and licensed professionals.

INDIVIDUAL CONSUMERS: We are able to provide comprehensive coverage for you, your children, or your family. At Florida Health Choices, we fully assess your needs with a single point of access where you can compare a variety of insurance products and services including medical, dental and vision plans.

In an effort to help you make the right decision, quickly and easily, we offer support tools to all consumers. These tools aid in selecting the best option, personally and financially, by calculating anticipated out-of-pocket costs like regular prescriptions and visits to specialists.

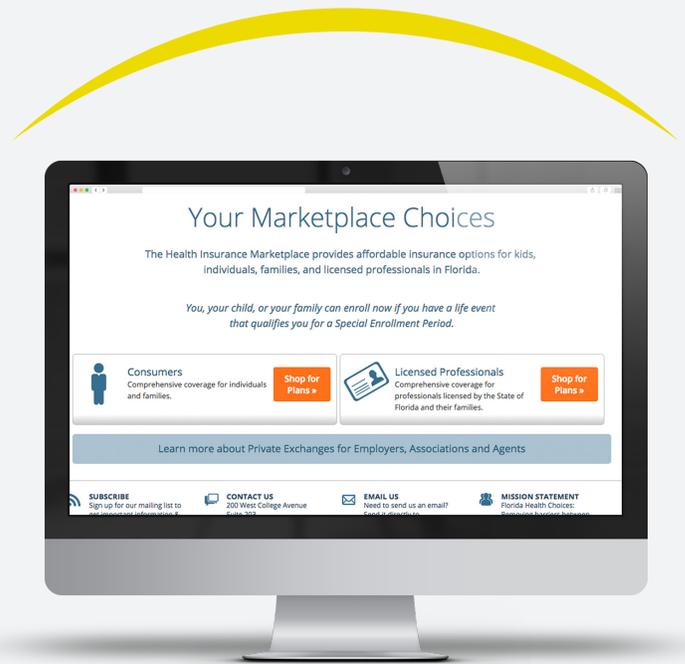
Whether or not you qualify for tax subsidies, we can assist you in enrolling in one of the plans we offer through Healthcare.gov. We're with you every step of the way.

LICENSED PROFESSIONALS: Our recent addition of a private exchange allows us to provide comprehensive coverage for licensed professionals. Building upon the successful launch of a private exchange for the state's largest trade association last spring, Florida Health Choices offers a customized solution for all licensees of the state of Florida. The exchange allows professionals holding one of 200 license types issued by the Departments of Business and Professional Regulation, Health, Financial Services, Agriculture and the Florida Fish and Wildlife Conservation Commission to access the marketplace. Upon entering, each licensee will be able to browse health plan options to shop, compare and enroll in the health plan that best fits their needs. License types issued by other state agencies are also accepted.

▶ WHEN TO SHOP

The Health Insurance Marketplace is open 24/7 with Open Enrollment beginning on November 1, 2015, and concluding on January 31, 2016. Coverage can begin as early as January 1.

If your needs fall outside of open enrollment, you may qualify for a Special Enrollment Period, which allows individuals to shop and enroll for coverage at any time if they experience a life-changing event — like getting married, having a baby, losing other coverage, or moving.



▶ LEARN MORE

To get started, visit us at myfloridachoice.org and click **'Shop for Plans'**.

Here you're able to:



Compare plans side-by-side and enroll in the option that best fits your needs



Access important health care information on our website and read blog posts by our CEO, Rose Naff, and other thought leaders in the industry

OUR AGENTS ARE AVAILABLE DURING REGULAR BUSINESS HOURS

*Let us help protect your greatest asset: **YOU**.*

Contact us today.



In March 2014, Florida's Health Insurance Marketplace officially opened, giving businesses and individuals a consumer-focused web portal to shop and compare prices on a variety of health care products and services. With approximately 1.3 million Floridians ineligible for Affordable Care Act subsidies, it's important to offer low-cost options that fill coverage gaps and meet individual needs.

Since its inception, the Marketplace has provided consumers with a user-friendly experience when searching for and purchasing health plans. Customer service is an equally high priority for consumers who prefer to enroll via the Marketplace's toll-free number, with average hold times of 14 seconds. Check back often as we continue to optimize the Marketplace web platform to meet demand and ensure that visitors can quickly find and purchase what they need as additional products and plans become available.



**AT FLORIDA HEALTH CHOICES,
WE WANT TO HELP YOU GET COVERED,
QUICKLY AND EASILY.**

*Let our team help protect your greatest asset: **YOU.***

▶ QUICK FACTS

Who Can Shop: Individual Consumers, Children, Families & Licensed Professionals

When to Shop: The Health Insurance Marketplace is open 24/7 with Open Enrollment beginning on November 1, 2015. If your needs fall outside of open enrollment, you may qualify for a Special Enrollment Period – 60 days following certain life events that involve a change in family status (for example, marriage or birth of a child) or loss of other health coverage.

Coverage Offered: Health insurance, dental and vision

▶ NAVIGATION GUIDE

SHOP

- Consumers: Comprehensive coverage for individuals, children and families.
- Licensed Professionals: Comprehensive coverage for professionals licensed by the State of Florida and their families.

COMPARE

- With a single point of access, you can compare multiple products, so that you're able to enroll in the product that best meets your needs.

DOWNLOAD

- Our resources are available to Floridians for free. Simply download this resource guide and each of its components to read about the different ways we can help you get covered.

READ

- Visit our blog for insights from our CEO, Rose Naff, including trends in the industry, news and important information to know about the Marketplace.

SUBSCRIBE

- Sign up for our mailing list to get important information and updates.

SHARE

- Follow us on Facebook and LinkedIn for all things Florida Health Choices – and share with your friends and family how easy it is to get covered.

▶ USER DEMOGRAPHICS



- 62% of individual product enrollments are adults and children
- Child-only policies make up 7% of enrollment (ages birth – 18)
- Sales include:
 - ▶ All insurance companies currently offered
 - ▶ All of the metal tiers: Bronze 43%, Silver 32%, Gold 19%, Platinum 6%
 - ▶ All product lines offered (Medical, Dental, Vision, Telehealth, Identity Theft Protection)
- The average individual/family monthly premium was \$355, and they purchased an average of two products
- Florida Health Choices assisted with subsidized purchases



- Enrollment was geographically dispersed from Tallahassee to St. Augustine to Miami
- The highest concentration of enrollment was along the I-4 corridor from communities around Orlando to the greater Tampa Bay area
- Ages range from 1 to 64, average age of an enrollee is 35 years
- Young Invincibles make up about 27% of enrollment (ages 18 – 29)
- 80% purchased individual coverage, 20% purchased spouse/family coverage

BELOW ARE THE WEB ANALYTICS

FROM 1/5/2015 TO 10/1/2015:



1. WHAT IS THE MARKETPLACE?

In Florida, the Health Insurance Marketplace is a web-based shopping experience that allows easy access to and side-by-side comparison of health care products and services.

2. IS THIS THE SAME AS “HEALTHCARE.GOV”?

No, Florida’s Marketplace is not the same as Healthcare.gov. The federally facilitated exchange located at Healthcare.gov can provide subsidies to a small percentage of Floridians who qualify based on their income. Most Florida residents are not eligible for the financial assistance offered by Healthcare.gov but are still required to have health insurance. We can help Floridians compare their public and private insurance exchange options.

3. DOES FLORIDA’S INSURANCE MARKETPLACE HAVE AN ESSENTIAL SET OF BENEFITS?

There are no mandates as to the products and plans offered in the Health Insurance Marketplace. However, our comprehensive health care offerings do include the essential health care benefits as required by law.

4. WHAT PRODUCTS AND SERVICES ARE OFFERED?

We offer comprehensive medical coverage, dental, vision, and more. Other insurance options and services that are helpful to employers such as payroll services and medical savings accounts may be offered in future phases. Florida Health Choices also offers private exchange services for employers, associations, insurers and agents. Visit our Services page to learn more at myfloridachoice.org.

5. WHO IS ELIGIBLE FOR COVERAGE?

We serve individuals, families, children, and licensed professionals of the state of Florida.

6. DO YOU OFFER KIDS’ INSURANCE OR CHILD-ONLY POLICIES FOR CHILDREN WHOSE PARENTS MAY ALREADY HAVE COVERAGE?

Yes. We offer a variety of options that cover children only, whether or not their parents have coverage. If you are a Florida Healthy Kids “full-pay” family, you have the option of shopping with us for kids’ insurance as well as for family or other individual coverage.

7. WHEN CAN I SHOP FOR COVERAGE?

The Health Insurance Marketplace is open 24/7 with Open Enrollment beginning on November 1, 2015. If your needs fall outside of open enrollment, you may qualify for a Special Enrollment Period – 60 days following certain life events that involve a change in family status (for example, marriage or birth of a child) or loss of other health coverage.

8. HOW DO I SHOP THE MARKETPLACE?

Visit myfloridachoice.org and shop for plans. If you are looking for kids’ insurance, individual or family coverage, click on Consumers. If you are a professional with a license issued by the state of Florida, click on Licensed Professionals.

Are you a Florida Health Choices partner, or a consumer who had a great experience with us? Help spread the word on social media using these resources.

▶ ONLINE

Website:

myfloridachoice.org

Facebook:

facebook.com/FloridaHealthChoices

LinkedIn: linkedin.com/company/florida-health-choices

Rose Naff, LinkedIn:

linkedin.com/in/rosenaff

HASHTAGS (for Facebook and Twitter use)

- #FloridaHealthChoices
- #FLHealthChoices
- #FHCMarketplace

▶ SAMPLE LINKEDIN POSTS

- Florida Health Choices is our go-to partner for health insurance questions. Their customer service reps are always available to answer questions and walk you through the process step-by-step. Check out their Health Insurance Marketplace to review the comprehensive insurance packages available. myfloridachoice.org
- Health insurance open enrollment begins November 1. Our partner Florida Health Choices has an easy to navigate Health Insurance Marketplace that will help answer your questions and give you an overview of comprehensive health care packages. myfloridachoice.org

▶ SAMPLE TWITTER POSTS

- Open enrollment is Nov. 1 & Florida Health Choices is there to help. Check out their health #insurance marketplace: myfloridachoice.org
- Questions about health #insurance? Our partner Florida Health Choices is there to help. Find comprehensive plans: myfloridachoice.org
- Check out #FloridaHealthChoices health insurance marketplace for comprehensive health care plans: #FHCMarketplace

▶ SAMPLE FACEBOOK POSTS

- Open enrollment begins November 1, and Florida Health Choices is there to help. Check out their Health Insurance Marketplace - a web-based shopping experience that allows easy access to side-by-side comparisons of health care products and services. myfloridachoice.org
- Questions about health insurance? Check out Florida Health Choices for answers and side-by-side comparisons of health care products and services. myfloridachoice.org
- Check out Florida Health Choices CEO Rose Naff's new blog post! Rose is a healthcare veteran and always provides an expert insight into current topics. myfloridachoice.org/blog