



“Better Health is in Your Hands”

The *Florida Covering Kids & Families'* Navigator program is open for business and ready to assist you in enrolling in the new Health Insurance Marketplace.

Our Navigators are located at 3500 East Fletcher Ave, Suite 530, Tampa, FL and are currently taking appointments to assist anyone who has questions and those who are ready to sign up for quality, affordable health insurance coverage in the federal Marketplace.

Here is how to reach the Navigator team:

813-803-0NAV (0628)

What you'll learn when you apply in the Health Insurance Marketplace

When you use the Health Insurance Marketplace, you'll fill out an application and see all the health plans available in your area. You'll provide some information about your household size and income to find out if you can get lower costs on your monthly premiums for private insurance plans. You'll learn if you qualify for lower out-of-pocket costs.

The Marketplace will also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP).

All private health insurance plans offered in the Marketplace will offer the same set of essential health benefits. These are the services all plans must cover:

The essential health benefits include at least the following items and services:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)

- Emergency services
 - Hospitalization (such as surgery)
 - Maternity and newborn care (care before and after your baby is born)
 - Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
 - Prescription drugs
 - Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services
- Essential health benefits are minimum requirements for all plans in the Marketplace. Plans may offer additional coverage. You will see exactly what each plan offers when you compare them side-by-side in the Marketplace.

You can visit www.healthcare.gov or contact our Navigators for more information.

Am I eligible for coverage in the Marketplace?

Most people will be eligible for health coverage through the Health Insurance Marketplace.

To be eligible for health coverage through the Marketplace, you:

- must live in the United States
- must be a U.S. citizen or national (or be lawfully present)
- can't be currently incarcerated

U.S. citizens living outside the U.S.

U.S. citizens living in a foreign country are **not required** to get health insurance coverage under the Affordable Care Act. If you're uninsured and living abroad, you **don't** have to pay the fee that other uninsured U.S. citizens may have to pay.

Generally, health insurance coverage in the Marketplace covers health care provided by doctors, hospitals, and medical services **within the**

United States. If you're living abroad, it's important to know this before you consider buying Marketplace insurance.

Residents of a U.S. territory

U.S. territories can decide whether to create their own Health Insurance Marketplace or expand Medicaid coverage. **Residents of a U.S. territory aren't eligible to apply for health insurance using the federal or state Marketplace.**

Check with your territory's government offices to learn about these options.

If you or someone you know are not located in the Tampa area, our Navigators can refer you to the Navigators within your area of the state.