



Permanent Health Insurance



Is coverage considered minimum essential coverage?

Yes



Do plans have to cover essential health benefits?

Yes



Can plans impose annual or lifetime maximum limits on benefits?

No



Can pre-existing conditions be used to determine eligibility?

No



Are pre-existing conditions covered if a policy is issued?

Yes



When can coverage be purchased?

Only during open and special enrollment periods.



What is the maximum duration of coverage?

Plans can only be canceled for non-payment of premium or if an insurance carrier stops selling coverage in an individual market.



What provider networks are available?

Many plans use narrow networks, such as an HMO, which require referrals and have limited out-of-network coverage. Networks vary by insurance carrier.



When can coverage become effective?

January 1st for applications submitted during open enrollment. Coverage is typically effective the 1st of the month after an application is submitted for special enrollments.



How much is the premium?

Premiums vary based on age, family size, geographic location and tobacco use. In 2018, the national average premium is \$621 per month. Premiums are lower for those individuals who qualify for an advanced premium tax credit on the Health Insurance Marketplace.

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