

# Opening Screen



## GET COVERAGE FOR YOU OR YOUR FAMILY.

Find an affordable plan that's right for you and your family. Start comparing your options now.

[GET STARTED](#)

## THERE ARE MORE WAYS WE CAN HELP.

There are programs available to assist you and your family. Find out which is right for you.

[GET MORE INFO](#)

# You Can Browse Plans Anonymously

## Let's Get Started

[HELP](#)

Required Fields \*

In order to purchase insurance with this website, you must meet the following conditions:

- You must be a resident of Rhode Island or be moving to Rhode Island soon.
- You must be buying insurance for yourself or your family.

### Tell Us About Yourself

Date of Birth \*

Eg. 01/01/1975



Are you pregnant?

☐

Yes

☒

No

Are you a parent/caretaker of a child under the age of 18?

☐

Yes

☒

No

### Tell Us About Additional Family Members

# Income

## Annual Family Income



### Why We Ask This:

Adding your income is optional at this point, but providing this information will help us determine if you or your family are eligible for tax credits to help pay for insurance or for low-cost or no-cost coverage.

Estimated Family Income for the Coming Year.  
Please enter your income as a number, without any letters, dollar signs, or commas.

[< BACK](#)[NEXT >](#)

# Anonymous Browsing

## Choose a Plan

Step 1: Choose a Medical Plan

Step 2: Choose a Dental Plan

Your Information

Primary Applicant [Edit](#)  
Age 31

Family Member 1 [Edit](#)  
Age 35

Total Family Income [Edit](#)  
\$50,000.00 Per Year

Need Help Finding a Plan?

Answer a few more questions to narrow your search.

[Get Help](#)

Narrow My Search

Monthly Premium

Annual Deductible

Out-of-Pocket Max


Insurance Company

Plan Level

Plan Network Type

Reset

Update

 **What to Expect:**

On this screen, you can browse health plans available through HealthSource RI, and on the next screen, you can browse dental plans. Then, to purchase a plan, you simply create an account and then you can fill in an application. Click "Go To Dental" to continue browsing.

9 Plans Found, Viewing Plans 1 - 5


[View Comparisons \(0\)](#)

Sort By: Estimated

[Previous](#)

Show: SIP

[Next](#)

**BlueSolutions for HSA Direct 5000/1**


Plan Level: **Bronze** [Includes Pediatric Dental Benefits](#)

Covers: Applicant 31 Member 35

These plans offer the option to open a health savings account (HSA), so you can pay medical expenses like copays with pre-tax dollars.

Deductible	Co-Insurance	Out-of-Pocket Maximum	Primary/Specialist Co-Pay
\$5,000.00	0.00%	\$6,350.00	\$0/\$0
Prescription Co-Pay \$3 / \$11 / \$5			


[Add to Compare](#) [View Provider List](#)

**VantageBlue Direct Plan 5800/11600**

Plan Level: **Bronze** [Includes Pediatric Dental Benefits](#)

Covers: Applicant 31 Member 35

Your Monthly Cost  
**\$245.05**  
This is your estimated monthly cost for health insurance after \$150.70 in potential tax credits.

**VantageBlue Direct Plan 5800/11600**

Plan Level: **Bronze** [Includes Pediatric Dental Benefits](#)

Covers: Applicant 31 Member 35

Your Monthly Cost  
**\$250.86**  
This is your estimated monthly cost for health insurance after \$150.70 in potential tax credits.

# Applying for Coverage

## Build Your Household

In this application, you will be asked for identifying information about insurance applicants and members of your household. You may also be asked about tax and income information, and you may need to provide information about other health insurance you are currently receiving.



### What You'll Need

- ✓ Birth Date
- ✓ Social Security Number
- ✓ Health Insurance Information
- ✓ Previous Tax Returns
- ✓ W2 Forms
- ✓ 1099 Forms
- ✓ Current Wages & Other Income

⌚ This section should take approximately 6 minutes

BEGIN >



# Employer/Insurance questions

## Access to Coverage

Required Fields \*

### Insurance Access

Is John offered health coverage from a job (even if it's from another person's job, like a spouse)? \*

☐ Yes ☐ No

#### Employer 1 of 1

Employer Name \*

Employer Identification Number (EIN)

Employer Address Line 1 \*

Employer Address Line 2

Apt./Unit #

City \*

State \*

Zip Code \*

Employer Phone Number \*

Type \*

Who can we contact about employee coverage at this job?

Contact Name \*

Contact Email Address

Contact Phone Number

Please indicate John's enrollment status or changes to enrollment for coverage offered by Employer 1

#### Enrollment Status

☐ Enrolled Now

☐ Plans to Enroll

Start Date

☐ Not Enrolled

#### Upcoming Changes to Your Plan

☐ Plans to Drop

Date

☐ Will Become Eligible

Date



EIN Number

# Forms From Employers



## New Health Insurance Options for you and your family

### PART A: General Information

When key parts of the health care law take effect in 2014, there will be a new place to buy health insurance: [HealthSource RI](#). Here is some basic information about [HealthSource RI](#) and how it relates to the health insurance you may get through your job.

#### What is [HealthSource RI](#)?

[HealthSource RI](#) helps you find health insurance that meets your needs and fits your budget. It offers "one-stop shopping" to find and compare your health insurance options. You may also receive a new kind of tax credit that lowers your monthly premium right away. [HealthSource RI](#) opens in October 2013 and coverage starts as early as January 1, 2014.

#### Can I save money on my health insurance through [HealthSource RI](#)?

That depends on your situation.

You may qualify for a tax credit to lower your monthly insurance bill if:

- Your job does not offer you health insurance

Or, the health insurance through your job

- Costs more than 9.5% of your household income (this cost is based on a plan just for you, not your family)
- Doesn't cover enough of your medical expenses<sup>1</sup>

Tax credits are based on your yearly household income and your family size.

#### How Can I Get More Information?

For more information about the coverage you get through your job, please check your summary plan description or [contact](#)

[HealthSource RI](#) can tell you more about your options and what you might pay for health insurance. Please visit [HealthSourceRI.com](#) or call (855) 609-3305 for more information.

**Note:** If you purchase a health plan through [HealthSource RI](#) instead of accepting health coverage offered by your employer, you may lose your employer's contribution. This contribution -as well as your contribution to coverage- is often excluded from income for tax purposes. Your payments for coverage through [HealthSource RI](#) are made on an after-tax basis.

<sup>1</sup> We call this the "minimum value standard." Your health plan meets the "minimum value standard" if the plan's share of the total benefit costs covered is no less than 60 percent of those costs. You can get this information from your employer.

### PART B: Information About Health Coverage Offered by Your Employer

This section contains information about any health coverage offered by your employer. If you decide to complete an application for coverage in [HealthSource RI](#), you will be asked to provide this information. This information is numbered to correspond to [HealthSource RI](#) application.

3. Employer name		4. Employer Identification Number (EIN)	
5. Employer address		6. Employer phone number	
7. City		8. State	9. ZIP code
10. Who can we contact about employee health coverage at this job?			
11. Phone number (if different from above)		12. Email address	

Here is some basic information about health coverage offered by this employer:

- As your employer, we offer a health plan to:

- ☐ All employees.
- ☐ Some employees. Eligible employees are:

- With respect to dependents:

- ☐ We do offer coverage. Eligible dependents are:

- ☐ We do not offer coverage.

- ☐ If checked, this coverage meets the minimum value standard, and the cost of this coverage to you is intended to be affordable, based on employee wages.

- \*\* Even if your employer intends your coverage to be affordable, you may still be eligible for a premium tax credit through [HealthSource RI](#). [HealthSource RI](#) will use your household income, along with other factors, to determine whether you may be eligible for a premium tax credit.

If, for example, your wages vary from week to week (perhaps you are an hourly employee or you work on a commission basis), if you are newly employed mid-year, or if you have other income losses, you may still qualify for a premium discount.

If you decide to shop for coverage in [HealthSource RI](#), [HealthSourceRI.com](#) will guide you through the process. On the next page is employer information you'll enter when you visit [HealthSourceRI.com](#) to find out if you can get a tax credit to lower your monthly premiums.

# Income Flexibility

## Total Income

If your income is not steady, month to month, how much do you think you will make next year?



# What to tell your community about applying

1

Make sure you have-

- Last year's tax form/tax information
- Social Security numbers/immigration documents
- Employer's EIN (ask manager or refer to form)
- Information about health insurance you currently have
- Names of doctors you want to keep

2

Give your best guess about your income, you can always readjust later

3

You can authorize a family member or friend to help

4

The Contact Center and Navigators are available to help with any questions

# Selecting Coverage

## Your Information

Primary Applicant

Megan Conaty 31

Family Member 2

Ryan Conaty 35

Modify

Total Family Income

\$50,000.00 Per Year

Modify

## Need Help Finding a Plan?

Answer a few more questions  
to narrow your search.

Get Help

9 Plans Found: Viewing Plans 1 - 5

[View Comparisons \(0\)](#)

[★ View Favorites](#)

[◀ Previous](#)

Show: 5/P

[Next ▶](#)

Sort By: Estimated



### BlueSolutions for HSA Direct 5000/1...

Plan Level: Bronze Includes Pediatric Dental Benefits

Covers: Megan Conaty 31 Ryan Conaty 35

These plans offer the option to open a health savings account (HSA), so you can pay medical expenses like copays with pre-tax dollars.

Deductible	Co-insurance	Out-of-Pocket Maximum	Primary/Specialist Co-Pay
\$5,000.00	0.00%	\$6,350.00	\$0/\$0
Prescription Co-Pay			
\$5 / \$12 / \$33			

[+ Add to Compare](#)

[★ Save to Favorites](#)

[View Provider List](#)

Your Monthly Cost

**\$194.74**

This is your estimated monthly cost for health insurance after \$205.01 in potential tax credits.

Buy

[Add to Cart](#)



### VantageBlue Direct Plan 5800/11600...

Your Monthly Cost

# Doctor Look-up

## Perform a Search

[Need help with search?](#)

Plan

Location

☐ Only Show PCPs

Specialist

Doctor Name

## Your Choice of Providers



Through our networks, you can choose from a wide range of providers and hospitals. By selecting a provider in our network, you pay lower out-of-pocket costs than if you went out of network. And with so many in-network providers to choose from, it's easy to find the care that you need.

When you visit a provider's office or hospital, simply present your member ID card to receive services. We'll take care of the rest.

## Search by Specialty

Not sure what type of doctor you need? Click on the figure below for help.



This tool gives information on

# What To Tell Your Community - Plan Selection

1

Your monthly cost is not the only thing to consider

- Monthly cost
- How you get your care (doctors + hospitals on plan)
- Free preventive services and screenings
- How much you pay before insurance starts (deductible)
- Amount you pay when you receive care (co-pay)
- Percentage you pay for certain services (co-insurance)
- Maximum out-of-pocket costs

2

The Contact Center and navigators are available to help you pick the plan that fits your medical and financial situation

# Finishing The Process

## Plan Confirmation [HELP](#)

[PRINT](#)

### Congratulations!

Megan Conaty and Ryan Conaty have completed an enrollment application but will not be enrolled until a premium payment has been made.

#### Application Summary

Applicant Name: **Megan Conaty**  
Date Received: **09/06/2013**

#### Selected Plan (s)

120 x 75			<u>Dental Direct Basic Plan</u> 	Your Monthly Cost
			Enrolled: Megan Conaty Ryan Conaty	<b>\$43.74</b>
Effective Date	End Date	Annual Renewal Period		
January 01 2014	December 31 2014	October 15 2014-December 7 2014		

120 x 75			<u>BlueSolutions for HSA Direct 5000/1...</u>	Your Monthly Cost
			Enrolled: Megan Conaty Ryan Conaty	<b>\$194.74</b>
Effective Date	End Date	Annual Renewal Period		
January 01 2014	December 31 2014	October 15 2014-December 7 2014		

This is an estimated premium and includes \$201.01 in potential tax credits.



# What To Tell Your Community - Payment

- 1 You can pay using a check or electronic transfer from your account
- 2 Enrollment is complete when you pay for first month
- 3 Contact center and Navigators are available to help with any questions

# Where to Send Your Community



# Where to Send Your Community

