Opening Screen





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You Can Browse Plans Anonymously

Let's Get Started @HEP 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 * Are you pregnant? Are you a parent/caretaker of a child under the age of 18? Yes No Eq. 01/01/1975 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.

Income

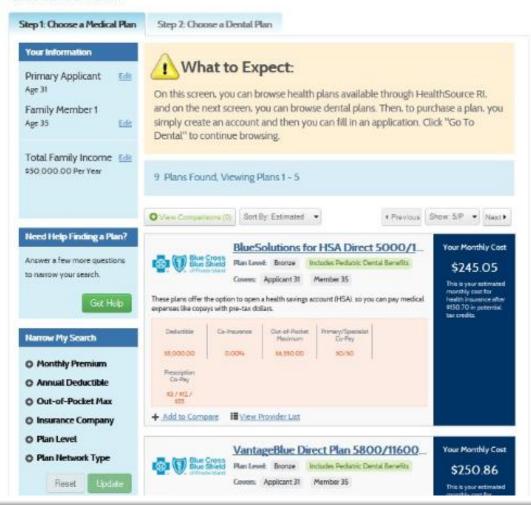






Anonymous Browsing

Choose a Plan







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

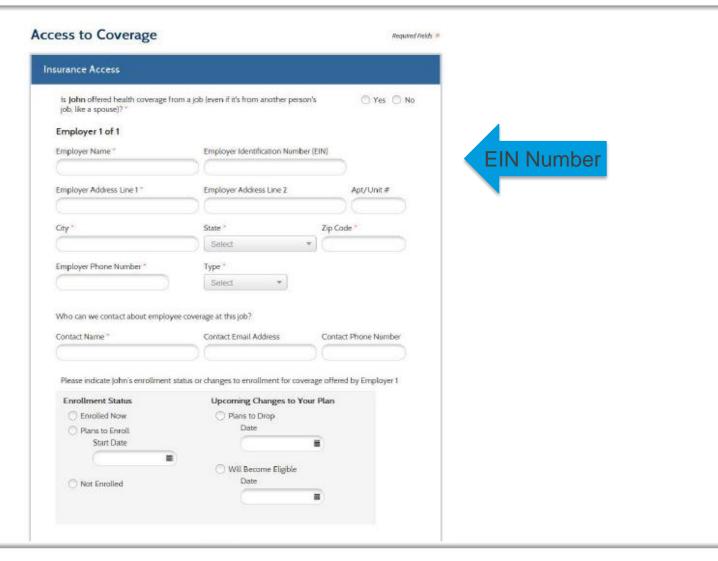
- ✓ Birth Date
- ✓ Social Security Number
- ✓ Health Insurance Information
- ✔ Previous Tax Returns
- ✓ W2 Forms
- ✓ 1099 Forms
- ✓ Current Wages & Other Income

O This section should take approximately 6 minutes

BEGIN >



Employer/Insurance questions









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!

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.

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 <u>HealthSource</u> RI, you will be asked to provide this information. This information is numbered to correspond to <u>HealthSource</u> RI application.

	4. Employe	r Identification Number (EIN)
	6. Employe	er phone number
	6. State	9. ZP code
etage at this job?		
12. Email address		
	etage at this job?	6. Employe 8. State etage at this job?

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

□ All employees.
 □ Some employees. Eligible employees are:

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

- 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 midyear, 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.

¹ 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.





otal Income		
If your income is no	ot steady, month to month, how much do you think you will make next year?	
314,000		



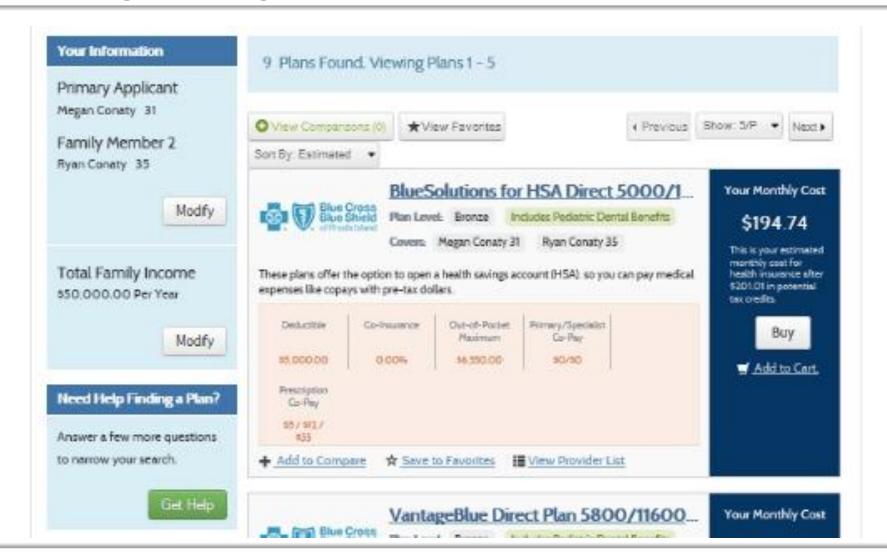
What to tell your community about applying

Make sure you have-

- 1
- 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
- Give your best guess about your income, you can always readjust later
- 3 You can authorize a family member or friend to help
- The Contact Center and Navigators are available to help with any questions



Selecting Coverage









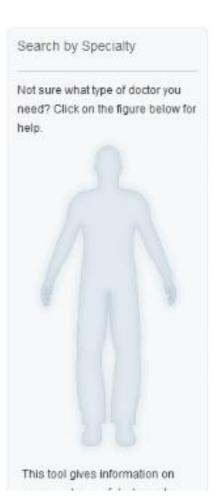


Your Choice of Providers



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.





What To Tell Your Community - Plan Selection



Your monthly cost is not the only thing to consider

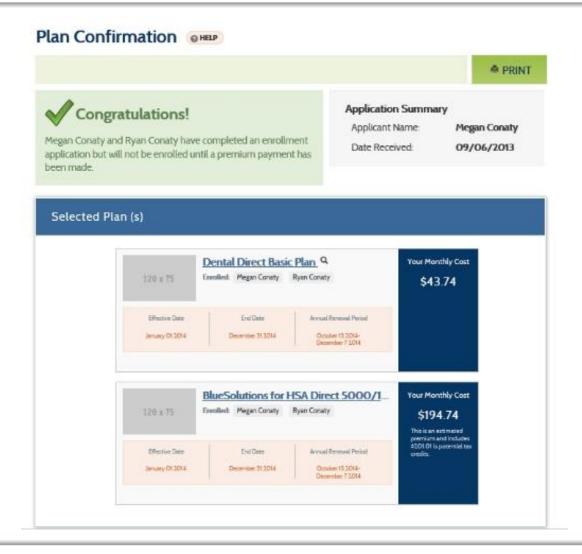
- Monthly cost
- How you get your care (doctors + hospitals on plan)
- Free preventive services and screenings
- How much you pay before insurance starts (deductible)
- Amount you pay when you receive care (co-pay)
- Percentage you pay for certain services (co-insurance)
- Maximum out-of-pocket costs



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



Finishing The Process





What To Tell Your Community - Payment

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



Where to Send Your Community





Do you often purchase things online?



Go online healthsourceri.com

And if you need more help,

Call our Contact Center (855)840-HSRI



Where to Send Your Community

