



## Four easy steps to enroll with Highmark Blue Cross Blue Shield.

With help from Highmark Blue Cross Blue Shield, it's easy to find the plan that works for you and your family. Use the checklist below to help make sure you have the information you need before you enroll.

### Understanding your needs

- ❑ **Who are you buying health coverage for?** While it seems like a simple question, it's important to figure this out first, as it can greatly affect the plans that are available to you.
  - Do you need:**
    - Coverage just for you?
    - Coverage for you and your family?
    - Coverage for your child(ren) only?
- ❑ **How much coverage can you afford?** There are different types of health plans to meet a variety of needs and budgets. When you break them down by cost, it can help narrow your choices.
- ❑ **Do you need health insurance now, or are you buying it for next year?** If you need coverage before January 1, 2014, Highmark Blue Cross Blue Shield has a variety of plans to fit your needs and budget.

### Understanding your options

- ❑ **Have you explored your plan options?** With so many different plans, Metal Levels and benefits, it's important that you get all the information you need.
  - Request and read *An Individual's Guide to the Right Health Insurance*. It will lay out the basics of your plan choices.
  - Visit your local Highmark Direct store for in-person support.
  - Talk to a local insurance agent who can walk you through your options at no cost to you.
  - Call a Highmark Blue Cross Blue Shield customer service representative who can help you choose a plan and enroll.
- ❑ **Have you checked to make sure your doctor will be in your network?** You can use our provider search tool to see if your preferred doctor, hospital and specialists are in our network.
- ❑ **Do you have any more questions?** If there is anything else that you're unsure of when it comes to your health insurance options, Highmark Blue Cross Blue Shield is here. Our new Health Care Reform website, [DiscoverHighmark.com](http://DiscoverHighmark.com), can give you any additional information you need to understand how Health Care Reform will affect you.

## Understanding what you're eligible for

- ❑ **Have you checked to see if you can receive cost savings?** You can qualify for cost savings based on your household income, and they come in two different forms:
  - Cost-sharing reductions help with out-of-pocket costs you may pay at the time of service. (To receive cost-sharing reductions, you need to enroll in a Silver plan.)
  - Tax credits are applied right away to lower the amount you pay each month. (You can select a plan at any Metal Level.)
- ❑ **To check your eligibility for cost savings, you must:**
  - Submit an application to the government online through the Health Insurance Marketplace at **HealthCare.gov**, by mail or by phone. The government uses your application to determine if you're eligible for cost savings.

**Before you visit HealthCare.gov, make sure you have:**

- Social Security Numbers (or document numbers for legal immigrants) for everyone in your family who needs health coverage
- Employer and income information (e.g., pay stubs, W-2 forms — Wage and Tax Statements)
- Health insurance policy numbers for anyone in your family who currently has health coverage

## Understanding how to enroll in a Highmark Blue Cross Blue Shield plan

- ❑ **If you are eligible for cost savings**, you'll need to enroll in a plan through the Marketplace at **HealthCare.gov**, by mail or by phone. Also remember that you have to enroll in a Silver plan to receive cost-sharing reductions.
- ❑ **If you are not eligible for cost savings**, you can work **directly with Highmark Blue Cross Blue Shield**. Our helpful customer service representatives or your local insurance agent can help you compare and select from the Highmark Blue Cross Blue Shield plans designed to fit your needs and budget. You can also shop on HealthCare.gov.

Highmark Blue Cross Blue Shield is an independent licensee of the Blue Cross and Blue Shield Association, an association of independent Blue Cross and Blue Shield Companies. Blue Cross, Blue Shield and the Cross and Shield symbols are registered service marks of the Blue Cross and Blue Shield Association. Highmark is a registered mark of Highmark Health Services. Please note that information regarding the Patient Protection and Affordable Care Act of 2010 ("PPACA" or "Affordable Care Act"), as amended, and/or any other law, does not constitute legal advice and is subject to change based upon the issuance of new PPACA guidance and/or change in laws. State laws may be applicable. Any review of materials, request for information, or application does not obligate you to enroll for coverage. We are committed to providing outstanding services for our applicants and members. If you require special assistance, including accommodations for disabilities or limited English proficiency, please call us at 1-800-876-7639 to request these free services (TTY/TDD users may call 711).

**Remember to enroll by December 15, 2013,  
for coverage beginning January 1, 2014.**

The last date to enroll is March 31, 2014.