

Four ways to enroll

- 1 Go to our website at bcbsks.com/BuyBlue
- 2 Visit one of 12 local field offices (see website for locations and addresses)
- 3 Go to the Kansas Health Insurance Marketplace website, healthcare.gov/get-coverage
- 4 Call the toll-free hotline:

 **1-800-318-2596**
(TTY: 1-855-889-4325)

Enrollment periods

Open enrollment period

Nov. 1 through Dec. 15 each year

Special enrollment periods

To buy health insurance outside of the open enrollment period, you must qualify for special enrollment due to a life changing event. Documentation may be required.

- Marriage
- Birth
- Adoption
- Loss of other coverage

You'll need the following information to enroll on the Marketplace:

- Social Security numbers (or document numbers for any documented immigrants who need insurance)
- Address information
- Birth dates, including all family members enrolling for health coverage
- Be ready to report tobacco use for all enrollees over 21 years of age
- Income information for everyone in your family (for example, from paystubs or W-2 forms, Wage and Tax Statements)
- Employer information including employer name, address and phone number
- Policy numbers for any health insurance you currently have in place
- Information from your employer about any job-related health insurance available to you and your family

Please allow 45-60 minutes to complete.

Health Insurance Marketplace

Your resource guide.



Open enrollment period
Nov. 1 through Dec. 15 each year

Visit us at bcbsks.com/buyblue



1133 SW Topeka Blvd, Topeka, KS 66629

BC102 09/20

An independent licensee of the Blue Cross Blue Shield Association.



bcbsks.com/buyblue

We will help you find the health insurance coverage you need.

Did you know you may be eligible for financial assistance?

A number of Kansans will qualify for government assistance through an Advanced Premium Tax Credit or cost-sharing reductions. The tax credit can be applied directly to your monthly payments.

What is the Marketplace?

The Health Insurance Marketplace is a service that helps individuals, families and small businesses shop for and enroll in affordable medical insurance.

Yes, you'll find us on the Marketplace!

Blue Cross plans are available on the Marketplace. Just look for our BlueCare plans. You can also buy plans directly from Blue Cross at bcbsks.com/buyblue. The only difference will be determining your eligibility for the tax credit in the Marketplace; otherwise the benefits and pricing are the same.

Financial assistance does not apply to dental insurance since our dental plans are not available through the Marketplace. You can enroll in a Blue Cross dental plan at bcbsks.com/dental.

Finding a plan that fits

Blue Cross and Blue Shield of Kansas plans offered on the Marketplace have different levels of coverage called "metal levels." Levels are defined by the amount you pay in monthly premiums and how much your plan pays when you need care.

Metal Level	Plan Pays*
● Bronze Plan	60%
● Silver Plan	70%
● Gold Plan	80%

* On average, the plan will pay this percentage of the total cost of the policy's benefits.

If your employer offers health insurance – can you still get a tax credit to buy a plan through the Marketplace?

The only time that you could get a tax credit is:

- 1 If your employer provides a plan that costs you more in premiums than 9.78 percent of your household income.
- 2 Or, the employer plan only provides coverage that is less than 60 percent of the medical costs covered by the plan.

Your employer should be able to tell you if your plan fails to meet either of these requirements.

