



Bernhard *Insurance Group*

3231 Central Park West
Suite 100
Toledo, Ohio 43617
419.474.8340 p
866.505.8622 fax

Healthcare reform plan options and guidance for 2019

The following options are available when shopping for coverage:

Option 1: On Exchange / Marketplace (healthcare.gov)

Choose this option if you believe your household income would be below 400% of the federal poverty level. Log on to **healthcare.gov** and apply for a subsidy to check your eligibility.

We recommend a multi-stage approach to reviewing options on the Federal Exchange / Marketplace.

1. Create an account at healthcare.gov. In doing so, you will enter in your personal information to see if you qualify for a subsidy. Allow 30-45 minutes to complete. During the process, you will be shown a screen labeled "**Help applying for coverage.**" On this screen, it is vital that you enter the following information:

Agent/Broker's name: Kirk Bernhard
National Producer Number (NPN): 2828814
FFM User ID: bernhardcms

Entering this information will ensure that we, as your agent, are able to assist with your coverage during the enrollment process and in the future.

2. Once you have verified your eligibility for a government subsidy, **please give us a call** to review your health insurance plan options.

NOTE: If you enroll online, please send us a copy of your enrollment summary.

Option 2: Off Exchange with a private insurance carrier

This option may be more appealing if your income is above 400% of the federal poverty level or you want to avoid the healthcare.gov website.

The plan designs offered Off Exchange will be very similar to the plans offered On Exchange.



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Option 3: When choosing a carrier:

1. Make sure your doctors and hospitals are in network. Best to check **directly** at the Insurance Carriers website.
2. Check your prescriptions to make sure they are on the carrier's formulary.

Most carriers have limited networks based on geographical regions. Make sure you're comfortable with the limitations.

What is my penalty if I do not elect coverage health insurance?

For tax year 2019 and after, there is no penalty for not having affordable coverage.

For more information, please reach out to:

Kirk Bernhard, RHU
Employee Benefit Specialist
kirk@bkbernhard.com

Sara Kranz
Marketing Assistant
sara@bernhardinsurance.com

Marie Fritsch
Marketing Assistant
marie@bernhardinsurance.com

Bernhard Insurance Group, LLC
www.bernhardinsurance.com

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