



Everything Freelancers Need To Know About Health Insurance

Choosing a health plan is more like buying a house or car than like buying groceries. It is a year-long commitment with serious implications for your ability to access and afford health care. Especially with the rollbacks in regulations and consumer protections for the 2019 insurance markets, you need information and options you can trust. Here at [Freelancers Union](#), we can help you navigate the complexities of insurance markets to get the coverage you need at a price you can afford.

As an advocate for our members, our mission is to protect and improve the lives of independent workers.

Part of that means helping you navigate the insurance industry as well as connecting you to quality coverage at an affordable price.

Additionally, when it comes to insurance, we're experts. We have over twenty years of experience connecting freelancers to the right insurance plans.

Not only do we offer a range of plans through a [National Benefits Platform](#), but when you purchase through us, you support the ultimate goal of creating a benefits system that makes sense for freelancers.

Plus, by buying through us, you help sustain Freelancers Union's advocacy, support, and community involvement and can rest assured that we're here for you if you ever have questions about your health plan.

[Where you buy insurance matters. Invest in your health and a better future.](#)

Do I really need health insurance?

Even if you are young and healthy, you do need insurance. One accident, illness, or injury could be financially devastating. While the federal penalty for not having health insurance, otherwise known as the individual mandate, has been reduced to \$0 for 2019 (and thus functionally is no longer in effect), residents of the District of Columbia, Massachusetts, and New Jersey still face state-level penalties that can range from under \$300 to over \$1,000 each year. More states are considering imposing such penalties for 2020.

I received a notice that my plan is ending. How do I find a new plan?

If your plan is ending, you can shop for a new plan during the Open Enrollment period on our [benefits platform](#) or state exchanges.

I think I'm eligible for a subsidy. What can I do?

Under the ACA, you may be eligible for a subsidy or tax credit towards your health plan if your modified adjusted gross income (MAGI) is between 100 and 400 percent of the Federal Poverty Level for your size of household and you are not eligible for Medicaid, Medicare, or employer-sponsored ACA-compliant insurance. If your income is below 100 or 138 percent (depending on your state of residence) of the FPL, you are eligible for Medicaid rather than ACA subsidies, and if you are 65 or older, you are eligible for Medicare rather than subsidies. To determine your eligibility, visit [here](#).

If you think you are eligible for a subsidy, [our platform](#) will also connect you to your local exchange for relevant information.

When can I enroll in health insurance?

Open Enrollment for 2019 coverage begins on Thursday, November 1, 2018 and runs to Saturday, December 15, 2018 in most states. During this time, you can enroll in a new plan or change your current plan. States offering extended open enrollment periods include California, Colorado, Connecticut, Florida, Massachusetts, Minnesota, New York, Rhode Island, and Washington DC.

To make sure coverage for 2019 is in place on January 1st, you will need to enroll in and pay for a new plan by December 15, 2018.

What kind of plans are out there?

Under the Affordable Care Act, insurance plans for individuals are offered at five tiers:

- Catastrophic (*available for those under 30 years old*)
- Bronze
- Silver
- Gold
- Platinum

While higher tiers may be more expensive up front, that isn't always the case. Additionally, the total amount you pay for covered services may be lower even in a plan with higher monthly premiums. Compare prices carefully in order to find the plan that offers the best value for your individual circumstances.

While all ACA-compliant plans must offer the same ten essential health benefits, some plans offer extra benefits that may be particularly valuable to you or your family. Also, plans may differ in which providers you can access and certain preventive services and benefits. Compare plans in different tiers carefully before making your final selection, as you won't be able to change insurance plans until 2019.

There are also two additional types of plans, Association Health Insurance Plans and Short-Term Health Insurance Plans, which do not necessarily comply with ACA standards and may provide only limited benefits. These are offered by private insurance companies and not through state exchanges. [Learn more.](#)

Can I enroll at a different time?

Yes, but only if you qualify for a special enrollment period by:

- Gaining or becoming a dependent
- Losing existing health coverage (through job loss, separation from a spouse, etc.)
- Expiration of COBRA
- Loss of eligibility for or expiration of a student health plan
- A permanent move or relocation to an area with different health plans
- Dramatic change in income that affects your eligibility for tax credits or cost-sharing reductions.

If any of these special circumstances apply, you may be eligible for a special enrollment period. If you don't enroll during the Open Enrollment period and you don't have a qualifying event that will allow you to enroll during a special enrollment period, you will be locked out and unable to buy ACA health insurance until Open Enrollment for 2019, although you will still be eligible for Short-Term Health Insurance Plans.

What if I have a pre-existing condition?

The ACA made it illegal for insurance companies to deny you coverage, refuse to cover treatment, or charge you higher premiums for pre-existing health conditions.

Where can I find health insurance?

You have three options:

- Our Freelancers Insurance Agency's [National Benefits Platform](#), which provides a curated selection of health insurance options for freelancers across the country.
- Your state's health insurance marketplace (you can see a directory of state exchanges and the federal exchange at healthcare.gov).
- The websites of individual private insurance plans.

Hold on, what do all these insurance terms mean?

Here's a [glossary](#) of some health insurance lingo to help you through the enrollment process.

Where should I go if I have questions?

Start by viewing your options at <https://freelancersunion.org/health>.

If you have specific questions about a particular plan, call the insurer to get the best and fastest answer. You can find many insurer phone numbers at our [web page](#). You can also email us at membership@freelancersunion.org and we'll respond as quickly as we can.

Get covered! It's easier than you might think. You also can spread the safety net by sharing information about our [National Benefits Platform](#) to help your friends to get health insurance, too.