Health Insurance Milestone
TURNING 26

SPIRA CARE™

Navigating the world of health insurance can be difficult, but we are here to assist you.

At age 26, you are no longer eligible for coverage through a parent's or guardian's health insurance plan, allowing you to enroll in your own health insurance plan. You may find the following information helpful as you explore your health insurance coverage options.

Prefer to talk to someone? We are here to help! You have access to Care Guides at Spira Care, who can answer questions you have about your health insurance plan and benefits. Call **913-29-SPIRA (77472)** to speak to a Care Guide.

What is health insurance?

Health insurance is a contract between a member and the health insurer. A member pays a premium, and in exchange, the health insurer pays for a portion or all of the member's health care costs.

How does health insurance help me?

Health insurance helps you pay the cost of covered medical expenses for your medical care, including preventive care like wellness visits and vaccinations, or larger events like surgery and hospitalization.

It is important to be prepared. If you experience a medical event, such as a broken bone, you must already be enrolled in a health insurance plan to receive coverage for treatment.

I am turning 26* and will no longer be a dependent on my parent's or guardian's health insurance plan. How do I enroll in my own health insurance plan?

You have several options for enrolling in a health insurance plan. Some of the most common options include:

- Through your employer
- Through the ACA Marketplace

- Government programs, such as Medicaid
- The Veterans Health Administration or TRICARE for military personnel

It is important to note that health insurance cannot be purchased whenever you need it; you are required to follow an open enrollment period, a window of time in which you can shop around and select an annual plan that is right for you.

- If purchasing insurance through your employer, they set this window of time.
- If purchasing insurance through the ACA Marketplace, the Annual Enrollment Period (AEP) is typically set as November 1 – January 15 each year.
- There are "off-cycle" Special Enrollment Periods, but you must have a qualifying event to enroll. A Qualifying Life Event means a change in your situation – like getting married, having a baby, or losing a job – that can make you eligible for a Special Enrollment Period, allowing you to enroll in health insurance outside the yearly Open Enrollment Period.

*If you're turning 26, please contact a Care Guide at **913-29-SPIRA (77472)** to determine when your current coverage will end.

What do I need to consider when choosing a health insurance plan?

There are many things to consider when choosing a health insurance plan, including:

Your network

If you have an existing doctor or hospital that you'd like to stick with, you should consider what insurance plans they accept.

In many healthcare plans, an in-network provider is a doctor, specialist, hospital, or other healthcare professional that has an agreement with your insurance company to provide services to plan members for a set rate.

This in-network provider specifically accepts your insurance carrier and plan type. That usually means your insurance company will pay a larger percentage of your healthcare charges.

An out-of-network provider is any provider who does not have a contract with your healthcare plan. Generally, your insurance company will pay less money or not pay anything at all for services you receive from out-of-network providers.

Your budget

- **PREMIUMS:** All insurance plans require you to pay a premium, typically each month, to maintain your insurance policy.
- **COPAYS:** When you visit a healthcare professional in your insurance network, you may have to make a payment before you leave the office. This money is known as a copayment. Your health insurance policy determines this dollar amount, which you are required to pay for certain healthcare services, like physician office visits.
- **DEDUCTIBLE:** Your deductible is the fixed dollar amount that you must pay before your health insurance plan pays its portion of your medical bills. Deductible amounts vary from plan to plan. Figuring out the proper deductible is a personal choice that depends heavily on your medical and financial needs.
- **HSA:** If you enroll in health insurance through your employer, you may have the option to open a Health Savings Account (HSA). An HSA allows you to pay for qualified medical expenses, like deductibles and copays, with tax-free money.

Do I need dental insurance?

This is a personal decision. It is like health insurance, where you pay a premium and the insurer helps cover the cost of dental visits.

If I enroll in a new Blue KC plan with exclusive access to Spira Care Centers

- **Does anything change about my coverage?**

  If you enroll in a new Blue KC plan that gives you access to Spira Care Centers, either through an employer or by buying it from the ACA Marketplace directly, you may see some changes to your costs and network depending on your plan.

  Care Guides are available at Spira Care Centers to answer any benefit questions, including any changes that you may need to be prepared for with your plan, services and costs. Call **913-29-SPIRA (77472)** to speak to a Care Guide.

- **Do I need to find a new doctor?**

  If you are seeing a doctor at a Spira Care Center, you do not need to choose a new doctor. If you are seeing a doctor outside of a Spira Care Center, you will want to choose a doctor in your plan's network. A Care Guide can determine if your doctor is in-network, or help you select a doctor in your network. Call **913-29-SPIRA (77472)**.

- **Does my prescription coverage change?**

  You may have some changes to the cost of your prescription drugs depending on the plan you enroll in.

Who do I contact with questions or for more information?

At Spira Care, Care Guides are designed to serve as an ongoing point of contact. They can help explain benefits, estimate costs, and coordinate care inside and outside of Spira Care Centers. Call **913-29-SPIRA (77472)** to speak with a Care Guide.