

Need Assistance?

Certified Health Care Navigators can help!



2251 Old Balsam Road
Waynesville, NC 28786
(828) 452-1447

25 Schulman Street
Sylva, NC 28779
(828) 586-2345

www.mountainprojects.org
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Certified Health Care Navigators:

Serving the seven western-most counties of North Carolina

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Contact the Navigator in your area to receive assistance in understanding health coverage options.

Health Care Navigators:

- help consumers navigate the health insurance marketplace.
- assist consumers in understanding new insurance options.
- provide free, impartial, unbiased information regarding enrollment.
- help consumers find the most affordable coverage that meets their needs.
- provide education and community outreach.



Quality, Affordable Health Insurance

Understanding the Affordable Care Act & the NC Health Insurance Marketplace

1. GET THE FACTS

Is having health insurance required?

Yes. Federal law requires most people over age 18 to have health insurance beginning in 2014 or pay a fine.

Can I still get insurance if I have a pre-existing condition?

Yes. Beginning in 2014, no one can be denied health coverage because of a pre-existing condition.

I already have health insurance. Do I need to use the Health Insurance Marketplace?

If you already have health insurance, you are not required to do anything else. You may be eligible to shop for insurance through the Marketplace in order to find more affordable insurance options.

If I don't have health insurance, what should I do?

Explore insurance options at www.healthcare.gov or call the Health Insurance Marketplace. Use this flyer to find local agencies and certified Navigators who can help guide you through the process of obtaining affordable insurance.

2. FIND HEALTH COVERAGE

What is the Health Insurance Marketplace?

The Health Insurance Marketplace is a resource to find health coverage issued by private carriers. Shop, compare and choose a plan that meets your family's needs.

What if I can't afford health insurance?

Financial assistance is available. You can learn if you qualify for federal tax credits and subsidies through the Health Insurance Marketplace. The Marketplace will also allow you to find out if you qualify for Medicaid or NC Health Choice.

Do I have a choice in my coverage?

Yes! The Marketplace offers a variety of health insurance plans. You can choose the best one for your needs and the needs of your family.

3. ENROLL

When can I enroll?

Sign up between October 1, 2013 and March 31, 2014.

Coverage may start as soon as January 1, 2014 if enrolled by December 15, 2013.

How can I enroll?

Contact a Health Care Navigator in your area.

Visit www.healthcare.gov or call the Health Insurance Marketplace call center at 1-800-318-2596, 24 hours a day, 7 days a week.

TTY users should call 1-855-889-4325.

North Carolina Assistance Hotline: 1-855-733-3711

Health Insurance Marketplace

www.healthcare.gov



A Community Action Agency

We provide the Tools to Change People's Lives

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