We understand that your patients and community members may need to find other ways to access their medicines when savings with the Together Rx Access Card ends on February 28, 2014. At TogetherRxAccess.com, uninsured individuals and their families can find a list of several resources that may help them find ways to save on their prescription medicines, and also help them access healthcare services in general. We encourage you to explore these options with those you serve so they can find a solution that is best for them and their loved ones.

Through TogetherRxAccess.com, we also connect those you serve with resources about the Health Insurance Marketplace, the Affordable Care Act, individual pharmaceutical company patient assistance programs, and other patient assistance resources.

The Health Insurance Marketplace is OPEN

Together Rx Access compiled a list of the top five questions about the Marketplace that you may be asked by those you serve. Your responses to these questions will help individuals make informed decisions about their health coverage needs.

What is the Marketplace in my state?
Connect with Others

Join our community to connect with colleagues, patients, and those you serve. Spread the word about the Program’s resource-packed website.

Facebook
Twitter

All health plans are provided by private insurance companies, but depending on where individuals live, the Health Insurance Marketplace may be run by their state or the federal government.

Encourage your patients and community members to learn what marketplace is available in their state by visiting HealthCare.gov.

How do I enroll?

In four easy steps, your patients and community members can enroll in a health plan that is best for them and their family. At HealthCare.gov, or through their state’s marketplace, they will:

1. Create an account – provide basic information and set-up an account with a password.
2. Apply – enter information such as household size and income.
3. Pick a plan – review all plans available and compare them side-by-side.
4. Enroll – select the plan that meets their needs. Coverage starts as early as January 1, 2014.

Where can I find help enrolling?

In your local community, trained individuals (called “navigators”) are available to answer questions about coverage options and to help people enroll in a health plan. Encourage individuals to visit https://localhelp.healthcare.gov/ to find a navigator in their area. They can also call the Marketplace Help Center at 1-800-318-2596. Representatives are available 24 hours a day, seven days a week to offer assistance. Another option is the online chat at HealthCare.gov.

What if I have a pre-existing condition?

As part of the Affordable Care Act, individuals cannot be denied health insurance if they have a pre-existing condition. Insurance companies cannot charge more for coverage or refuse treatment because of a prior health condition. The only EXCEPTIONS are “grandfathered” plans that individuals may have purchased for themselves (rather than through an employer) before the Affordable Care Act was signed on March 23, 2010. The insurance company should inform individuals if they have a “grandfathered” plan.
When does my health coverage start?

If your patients or community members enroll in a health plan and make their first premium payment before December 15, 2013, coverage begins January 1, 2014. If they enroll any other time during the open enrollment period, which is October 1, 2013 through March 31, 2014, coverage begins after February 1, 2014. HealthCare.gov provides more information about enrollment and coverage dates.