

Personal Health Insurance Toolkit

Having the tools you need to select the right health plan for you and your family is very important. The Affordable Care Act (ACA) has led to significant changes in the way individuals and families can receive health care coverage. Historically, those affected by chronic conditions had limited opportunities to obtain healthcare coverage in the individual market. The ACA created health insurance Marketplaces (also referred to as Exchanges), which are intended to be transparent and competitive markets where individuals and small businesses can buy qualified health plans that meet certain benefit and cost standards. Every state has a Marketplace that offers a variety of health plan options in four categories (tiers) – bronze, silver, gold and platinum. In the Marketplace, you can compare coverage options based on price, benefits, quality and other features important to you. The ACA also applies new consumer protections to large employer plans.

Regardless of how you and your family obtain your health insurance, it is ultimately your responsibility to choose the plan that is right for you. It is essential to understand your family's health care needs and the medical services used most often in order to properly evaluate your options. The selection of an appropriate health plan can affect both your health and your finances. The National Hemophilia Foundation's Personal Health Insurance Toolkit was designed to provide you with the information and resources you need to help you make the best possible choice in selecting the plan that is right for you and your family.

This toolkit reflects rules and protections already in place under the ACA as of January 2019. For unfamiliar acronyms or terms, see the Glossary of Commonly Used Healthcare Terms and Acronyms section that begins on page 17.