A New Day in Health Care Coverage

The U.S. health secretary on implementation of the Affordable Care Act.

December 31, 2013 By Kathleen Sebelius

January 1 marks not only the beginning of a New Year, but an exciting new day in health care as millions of Americans will now be able to access care, thanks to the coverage they found at the Health Insurance Marketplace. For many of the newly insured—people like Molly from Charlottesville, Virginia, or Mark from Austin, Texas—it will be the first time that they can enjoy the security that comes with health coverage.

For consumers whose Marketplace coverage begins on January 1, we're doing everything we can to help ensure a smooth transition period. If consumers have questions about their new private insurance coverage, they can contact their insurance company directly. Consumers can log into their account on HealthCare.gov to find their insurer's customer service line or browse through a directory on HealthCare.gov.

Before you go to the doctor or pharmacy using your new insurance for the first time, check out this tip sheet, and make sure to:

- Get your insurance card or a temporary card with your new plan's information. If you don't have your card yet, ask your insurance company to give you another way to confirm your coverage.
- Make sure you know when your first premium payment is due and pay it by the due date;
- Check to see which doctors and pharmacies are in your network.

And at your first visit:

- Bring your insurance card with you to the doctor or pharmacy. If you don't have a card, ask your doctor or pharmacy what other proof of insurance they may accept.
- If you thought you enrolled in health coverage but aren't showing up in the system, call your insurance company directly. If you don't have your insurer's contact information call the Marketplace Call Center (1-800-318-2596) and a trained representative can provide it to you.

We've also developed a number of consumer tips on HealthCare.gov to help people understand their new private insurance coverage. The topics include:

- Make sure you're covered. Consumers who think they've signed up for Marketplace health insurance, but haven't heard from their insurance company can get help finding out if they're covered.
- Get prescription medication under your new plan. Marketplace health plans will help pay the cost of certain prescription medications. Consumers can get help finding out if their prescription is covered and how to apply for an exception if the medication is not currently covered by their plan.
- Get medical care and find a doctor. Consumers can get help finding doctors and other health care providers covered by their new Marketplace plan.
- Get emergency care. Consumers can get important information on utilizing emergency care, and making sure they know that their insurance company can't charge more for emergency room services at an "out-of-network" hospital.
- Appeal a health plan decision. Consumers have the right to appeal a decision when an insurance company refuses to pay for a specific treatment or service. We can help guide consumers through the appeals process.

As we continue to give consumers information to help them understand their new Marketplace coverage, we're also continuing to work to ensure that every American who wants to enroll in Marketplace coverage by the end of the open enrollment period on March 31, 2014, is able to do so—and enjoy the security and peace of mind that comes with having quality health coverage.

Kathleen Sebelius is secretary of the U.S. Department of Health and Human Services. This article was originally published on HHS.gov/HealthCare.

Click here to read about concerns from advocates on gaps in HIV/AIDS coverage under the health care reform rollout.

Click here to read about a letter sent to Sebelius by a coalition of HIV/AIDS groups detailing these concerns.

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