



## GoHealth Answers Five Questions About Public Health Insurance Exchanges

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CHICAGO, IL—(Marketwire – Feb 28, 2013) – [GoHealthInsurance](#), the leading online exchange for individuals and families to compare health insurance quotes, answers Five Questions about Health Insurance Exchanges. A major part of health reform, public exchanges will dramatically change the way some Americans shop for and purchase health insurance coverage.

“Understandably, the new public health exchanges are still a bit of a mystery to many consumers,” says Mark Colwell, Manager of Consumer Marketing at GoHealth. “This is especially true for Americans who find themselves eligible to purchase [coverage](#) for the first time, due to the health reform law.”

### Five Questions about Public Health Insurance Exchanges:

**1. What is a public health insurance exchange?** Exchanges are online marketplaces that will simplify the process of buying health insurance coverage. Often referred to as “one-stop shopping,” exchanges will allow consumers to compare the costs and benefits of each plan, apply for, and purchase health insurance.

The exchanges are also required to operate toll-free hotlines to assist consumers with questions, determine their eligibility for premium tax subsidies, and help them find a plan.

**2. When does enrollment start?** Consumers can begin enrolling on October 1, 2013 for coverage that begins on January 1, 2014.

**3. Who will use health insurance exchanges?** Initially, U.S. citizens and legal immigrants who do not have coverage through an employer and employees of firms with fewer than 100 workers will be eligible to purchase coverage through a public exchange. In addition, employees of a business that does not provide sufficient health insurance benefits, under the law, may utilize a public exchange.

**4. What types of plans will exchanges offer?** Exchanges will only offer plans that at the very least provide the *essential benefits* described by the Affordable Care Act. Plans will be categorized into four tiers — bronze, silver, gold, and platinum. Bronze plans will offer the least amount of benefits and platinum plans will offer the most generous amount. For an insurer to be included on an exchange, they must offer a silver and gold level plan.

**5. Who operates the exchanges?** This depends. States had the option of implementing their own exchanges or implementing a federal-state partnership exchange. If a state refuses to set up an exchange, the federal government takes control and sets one up for them. The deadline for states to decide was February 15, 2013.

GoHealth has created a [public exchange map](#) illustrating what type exchange is planned for each state as of right now.

### About GoHealth:

As a leading health insurance marketplace, GoHealth’s mission is to improve access to healthcare in America. Enrolling in a health insurance plan can be confusing for customers, and the seemingly small differences between plans can lead to significant out-of-pocket costs or lack of access to critical medicines and even providers. GoHealth combines cutting-edge technology, data science and deep industry expertise to match customers with the healthcare policy and carrier that is best for them. Since its inception, GoHealth has enrolled millions of people in Medicare and individual and family plans.