



You and/or your family members are probably eligible for coverage.

You can enroll through the following:

1. Online self-enrollment at [www.MarylandHealthConnection.gov](http://www.MarylandHealthConnection.gov)

2. In-person assistance if needed. Come speak to a specialist at CHEER.

*If you missed open enrollment you can still enroll if you experience a life-changing event (pregnancy, job change, moving, marriage, divorce, etc.)*

- Penalty - Families who are uninsured all year could owe a tax penalty of up to \$2,000 in April 2017!



- Unexpected health care costs are the #1 reason for personal bankruptcy.



- Fixing a broken leg can cost up to \$7,500 without insurance!



- Improve your family's health - get services and medicine that keep you and your loved ones healthy.



Community Health and Empowerment through Education and Research

## What You Need To Know About Your Health Insurance



and How to Become Insured



[www.CommunityCheer.org](http://www.CommunityCheer.org)  
Facebook: Community CHEER  
Twitter: @communityCHEER



**Know What's Covered**

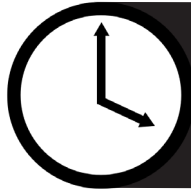
- Preventive services are free (including family planning)!
- Your summary of benefits tells you what services are covered and what your copay will be.

**Next Year**

**Open enrollment deadlines:**

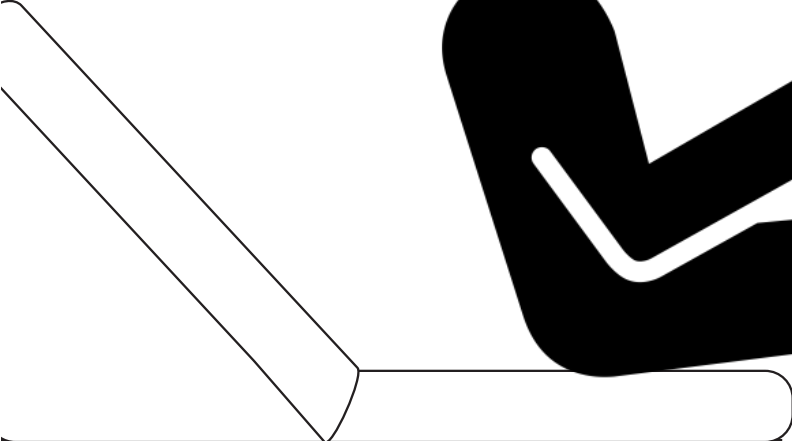
November 1, 2016 — January 31, 2017

Shopping for qualified health plans on the market place would help you to compare prices and increase savings.



**Open Enrollment is over.**

Get 2016 health insurance the following ways:






Make an appointment with your doctor today!



**Special Enrollment Period**

*If you...*

- Have a baby 
- Lose insurance 
- Get married 

*...you can apply.*

If you qualify for Medicaid or the Children's Health Insurance Program (CHIP), you can apply any time.

**Accessing Care**

<p><b>Make and keep doctor appointments:</b></p> <ul style="list-style-type: none"> <li>• You pay for your insurance every month; use it!</li> <li>• You don't need to be sick to see the doctor. They are there to keep you healthy.</li> </ul>	<p><b>Emergency rooms are for emergencies!</b></p> <ul style="list-style-type: none"> <li>• Emergency room visits are expensive. If not an emergency, go to a primary care physician or an urgent care clinic.</li> <li>• Emergency room doctors' are there for emergencies, not to improve your health.</li> </ul>
<p><b>Find a primary care doctor</b></p>	<ul style="list-style-type: none"> <li>• Are they covered by your plan?</li> <li>• Can you get to their office easily?</li> <li>• Do they speak your language?</li> </ul>