

## Health Insurance Options in 2015 | Lake County

Open enrollment at Connect for Health Colorado takes place from November 15, 2014 to February 15, 2015. This is the time to renew your health insurance plan, or to shop and compare your options and select a new plan for 2015. Renew or enroll by the 15th for coverage starting the next month!

Coloradans have more choices for 2015. And, there are lower-cost options available in most regions. Here are some important things you should know about renewing your health coverage:

- 1. Health insurance plans and the amount of financial help you receive differ from year to year, so it is important to understand how your current plan might be changing.** Review your notice from your insurance company and Connect for Health Colorado to see what might be changing and what your plan will cost for 2015. If you received financial help, that amount may be different because the costs of key plans have dropped in almost every region of the state.
- 2. Visit [ConnectforHealthCO.com](http://ConnectforHealthCO.com) to shop and compare plans since there are likely less expensive options.** Low premium plans may have high deductibles. So, you pay less each month, but if you need medical care or to see a doctor, you are responsible to pay out-of-pocket up to that deductible amount (can be several thousand dollars) before your insurance starts paying.
- 3. Get help enrolling.** Free, in-person help is available from certified agents and brokers and Health Coverage Guides. Visit [ConnectforHealthCO.com](http://ConnectforHealthCO.com) or call 855-PLANS-4-YOU to find assistance in your area.

Here's a snapshot of plans, financial help and in-person assistance in your county.

### Changes in Financial Help from 2014 - 2015

- Different factors affect the price of health insurance plans, such as where you live, your age, and how many people are covered by your plan.
- The amount of the Advanced Premium Tax Credit ("financial help") you could get is based on the price of the second-lowest-cost Silver level plan ("benchmark plan"), as well as your household size and income.
- The chart below shows the average amount of financial help for people of different ages and income ranges in 2014 and 2015.

Average Financial Help for Individuals Making Between \$15,521 - \$29,175, 2014 - 2015			
2014 Benchmark Plan Price	2014 Average Financial Help	2015 Base Plan Price	2015 Average Financial Help
Example: 27 year old living in Lake County			
\$294	\$101 - 255	\$218	\$20 - 178
Example: 40 year old living in Lake County			
\$358	\$165 - 320	\$266	\$68 - 225

Average Financial Help for Individuals Making Between \$29,175 - \$46,680, 2014 - 2015			
2014 Benchmark Plan Price	2014 Average Financial Help	2015 Base Plan Price	2015 Average Financial Help
Example: 27 year old living in Lake County			
\$294	\$0 - 111	\$218	\$0 - 20
Example: 40 year old living in Lake County			
\$358	\$0 - 165	\$266	\$0 - 68

### Carriers Offering Individual and Family Plans in Lake County

- CO HealthOP
- HMO Colorado (Anthem BCBS)
- New Health Ventures (AccessHealth)
- Rocky Mountain Health Plan

### 2015 Plan Offerings in Lake County

There are now **19 new plans** offered in Lake County. Plans are offered in different “metal tiers” which are based on the number of benefits each plan covers.

- **4** new Bronze Plans
- **10** new Silver Plans
- **4** new Gold Plans
- **1** new Platinum Plan

### 2015 Lowest Priced Plan by Metal Tier in Lake County

- Bronze Plan **\$163.02**
- Silver Plan **\$195.00**
- Gold Plan **\$254.40**
- Platinum Plan **\$460.86**

### Free Enrollment Help for Individuals and Families

Health Coverage Guides can help with your application—and there are also over 1,000 licensed health insurance agents and brokers to help you find the plan that’s right for you and your family. Contact info is available at [www.ConnectforHealthCO.com](http://www.ConnectforHealthCO.com). Or, talk to a Customer Service Center Representative at 1-855-PLANS-4-YOU (855-752-6749) Mondays through Fridays 8 am – 6 pm, Saturdays 8 am – 5 pm.