

## Frequently asked questions about the Marketplace

### **What is the Marketplace?**

The Marketplace offers a way to find health insurance as part of the Affordable Care Act. It's designed for people who are uninsured or for those who currently buy individual policies. Private insurance plans are still available without going through the Marketplace.

### **How does the Marketplace work?**

Marketplace plan premiums are based on where you live, your family size, age, the type of plan you choose, and whether you smoke. Through the Marketplace, you can compare plans based on price, benefits, and other features. Plans are presented in four categories – bronze, silver, gold, and platinum – to make comparing them easier.

### **What are the key dates for 2015 coverage?**

Open enrollment starts Nov. 15, 2014 and ends Feb. 15, 2015. Coverage can start as early as Jan. 1, 2015 if you sign up by Dec. 15, 2014.

### **How do I apply?**

If you live in Wisconsin, click on the [www.BuyArise.com](http://www.BuyArise.com) to compare plans, and enroll.

### **Is there financial assistance through the Marketplace?**

Some people will qualify for subsidies, called premium tax credits, to help pay their premiums. There are also cost-sharing subsidies to help reduce deductibles and copayments for those who qualify. It all depends on your income.

### **What if I already have health insurance?**

If you already have insurance through your employer, you more than likely won't need to shop for coverage on the Marketplace. If you have questions whether you do, talk with your employer.

### **Where is Arise Health Plan offered?**

Arise provides Marketplace health insurance in the following Wisconsin counties: Brown, Calumet, Dodge, Door, Green Lake, Fond du Lac, Kenosha, Kewaunee, Langlade, Lincoln, Manitowoc, Marathon, Marquette, Marinette, Oconto, Outagamie, Ozaukee, Portage, Racine, Shawano, Sheboygan, Taylor, Walworth, Washington, Waushara, Waukesha, Waupaca, Winnebago, and Wood. This year, Arise is offering a fresh, new option for customers shopping on the Marketplace in Milwaukee County and southeastern Wisconsin.

*Sources: HealthCare.gov, Kaiser Health News*