



# SO, YOU NEED HEALTH INSURANCE. --- NOW WHAT?



**For the first time in decades, it's getting easier to shop for health insurance.**

Yet for those of us on a limited budget, finding coverage that makes sense is still tricky without the right information. Here are our top tips to help you find good quality coverage that won't break the bank.

- 1 See if you can stay on your parents' plan.** Insurance companies have to let you stay on your parents' plan until you turn 26.
- 2 Look at enrolling in a student health plan.** Colleges and universities often have good deals on health coverage. Find out more at your student health office.
- 3 Ask if your job offers health insurance.** Many employers offer health coverage. Ask your supervisor or human resources department for information.
- 4 Check out options at the Health Insurance Marketplace.** The plans include coverage for doctor visits, hospitalizations, preventive care, maternity care, emergency room care, prescriptions, and more.
- 5 Find out about financial help that's available.** New options mean you may be able to pay on a sliding scale, or qualify for free or low cost coverage.
- 6 Use the Health Insurance Marketplace to compare plans side-by-side.** The new marketplace lets you see all your options on one website, and shows in plain language what each plan covers.
- 7 Don't let insurers reject you for a pre-existing condition.** For coverage starting January 2014, insurance companies can no longer deny you coverage or charge you more just because you have a health condition.

*Find out more in the online guide: Arizona Health Insurance 101*  
[WWW.ARIZONAPIRGEDFUND.ORG/HEALTHINSURANCE101](http://WWW.ARIZONAPIRGEDFUND.ORG/HEALTHINSURANCE101)





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## Get Expert Help Comparing Plans and Signing Up

### THE NEW HEALTH INSURANCE MARKETPLACE

At the Health Insurance Marketplace, you can apply for coverage online, by mail, or in-person, and get help from a specially trained person to guide you through the process.



**IN PERSON:** People are available in communities across the state to help you apply and understand your options. Find them by visiting the website or calling the number below.



**ONLINE:** [Healthcare.gov](http://Healthcare.gov)



**PHONE:** (800) 318-2596 **TTY:** (855) 889-4325

### GET INVOLVED



You can help make a difference on this issue by educating your friends and peers about these tips and resources available to them. There are internships and volunteer opportunities available throughout the year to work on the Health Insurance 101 campaign as well as on other important issues.

To apply for an internship, email: [info@arizonapirg.org](mailto:info@arizonapirg.org)

[www.ArizonaPIRGEdFund.org](http://www.ArizonaPIRGEdFund.org)

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