Consumer Resources

The Centers for Medicare & Medicaid Services Center for Consumer Information and Insurance Oversight (CCIIO), part of the Department of Health and Human Services (DHHS), provides national leadership in setting and enforcing standards for health insurance that promote fair and reasonable practices to ensure that affordable, quality health coverage is available to all Americans. The center also provides consumers with comprehensive information on coverage options currently available so they may make informed choices on the best health insurance for their family. Visit CCIIO at: http://cciio.cms.gov.

Families USA is a national nonprofit, nonpartisan organization dedicated to achieving high-quality, affordable healthcare for all Americans. For more than 30 years, it has been a highly effective consumer advocate organization at the national, state and community levels. In addition to providing user-friendly consumer resources, it offers extensive tools for state and local advocates, including state budget, healthcare-related legislation and implementation efforts. For access to the complete list of resources visit: http://www.familiesusa.org.

Healthcare.gov is the website managed by the U.S. Department of Health and Human Services that educates Americans about the Affordable Care Act (ACA). The website has a tool to find individual state’s Consumer Assistance Programs, which states have established them, and other helpful sources for health insurance. Visit: http://www.healthcare.gov.

Kaiser Family Foundation website provides access to reports, surveys, issue briefs, charts, slides and fact sheets about health policy-related issues such as the number of uninsured, Medicare, Medicaid, healthcare costs, and health reform. Through the main site one can access the Health Reform Source, a site devoted entirely to health reform implementation, including explanations of the health reform law, public policy issues and easy access to relevant data, studies and developments. Visit: http://www.kff.org.


For states with a State-Based Marketplace, a list of Navigators must be obtained from the state’s Marketplace website. The following are links to State-Based Marketplace websites:

- California – Covered California – www.coveredca.com
- D.C. – DC Health Link – www.dchealthlink.com
- Idaho – Your Health Idaho – www.yourhealthidaho.org
- Minnesota – MN Sure – www.mn.gov/hix
- Nevada – Nevada Health Link – www.nevadahealthlink.com
- Oregon – Cover Oregon – www.coveroregon.com
- Rhode Island – Health Source Rhode Island – www.healthsourceri.com
Patient Services Incorporated (PSI) evaluates an individual’s financial, medical and insurance situation to determine who is eligible for premium or co-payment assistance including COBRA. It provides help for many illnesses and offer many types of financial assistance. For more information, call 800-366-7741 or visit www.patientservicesinc.org.

State Specific Resources: Every state has a bureau/agency that may be contacted for assistance. The name of the agency may differ from state to state. Examples are: Department of Insurance; Insurance Commission’s Office; Office of Insurance Regulation, etc.

Many manufacturer or therapy providers have a division or third party group that is designed to assist you with insurance questions/concerns. Please check with your provider.