Table of Contents

**Private Health Plan Comparison Guide**............................................................................................................6
  Overview of the IDF Health Insurance Toolkit including questions to be asked when choosing a health plan.

**Getting Started**....................................................................................................................................................7
  Identifies the materials needed and outlines the process to be followed in order to evaluate your health plan options.

**Personal Health Experience Stat Sheet**............................................................................................................9
  How to create a record of your (or your family’s) health experiences for the past 12 months.

**Health Plan Cost Comparison Worksheet**......................................................................................................11
  Worksheet that, combined with your personal health experience stat sheet, is used to compare the cost of your various plan options as they relate to your specific benefit needs.

**Glossary of Commonly Used Healthcare Acronyms and Terms**......................................................................29
  Glossary and acronym list defining various healthcare terms, plan types, healthcare systems and health-related government agencies.

**FACT SHEETS**

**Making Benefits Easier to Understand: Summary of Benefits and Coverage (SBC) and Uniform Glossary**............................................................................................................................................................14
  Health insurance issuers and group health plans are required to provide you with a Summary of Benefits of Coverage to help you better understand and evaluate your health insurance choices. This section explains what is required and provides a link containing a sample SBC.

**What If I Am Denied Coverage? Appeals and Grievances**..................................................................................15
  If you are denied coverage of healthcare claims, this section will help you understand the appeals process.

**I Have Coverage, What Does the ACA Mean to Me? Individual Mandate**..........................................................17
  Under the ACA, starting in 2014, you must be enrolled in a health insurance plan that meets basic minimum standards. If you are not, you may be required to pay a penalty. This is often referred to as the “individual mandate.” Exempt from this are people with very low income for whom coverage is unaffordable, or for other reasons, including religious beliefs. This section includes a chart that illustrates the various ways individuals can comply with the requirements of the mandate.

**Does My Current Plan Meet ACA Requirements?**..............................................................................................18
  Not all plans are required to comply with ALL provisions of the ACA. In this section the ACA standards for health plans are outlined, and a chart is provided to illustrate to which plans each provision applies.
Table of Contents (cont.)

Where Can I Go to Get Help? Consumer Assistance

Under the ACA various consumer assistance programs have been developed to help consumers understand their insurance options and to assist with enrollment, appeals, etc. This section identifies the various resources available to consumers having problems or questions about health insurance.

What Is the Health Insurance Marketplace? Marketplace Primer

The Marketplace is intended to be a one-stop-shop or no-wrong-door way to explore health plan options available in your state. This section serves as a primer to explain the Marketplace.

What Level of Coverage Is Available through the Marketplace? Standardized Health Plans: Four Levels of Coverage

Under the ACA health plans can provide four levels of coverage, sometimes referred to as “metal tiers.” This section explains the difference between these tiers and the cost shares associated with each.

What If I Can’t Afford Coverage? Subsidies to Buy Coverage in the Health Insurance Marketplace

Under the ACA, individuals who purchase coverage through a Health Insurance Marketplace may be eligible for financial assistance if their household income is less than 400% of the federal poverty level and they do not have “minimum essential coverage.” This section provides information about what types of assistance are available and rules regarding eligibility.

Consumer Resources

List of nonprofit and government resources.