

SECTION 1 – Starting your healthcare journey

Whether you're just getting started or you've been shopping for healthcare coverage for a while, we're here to show you how the health exchange marketplace works so you can choose the right *Kaiser Permanente* plan for you and your family and apply with confidence.

In addition to the annual enrollment period, there are many “qualifying life events” that may have opened the door for you to Kaiser Permanente. Whether you just moved, aged out from your parents' plan, or just changed jobs, we're here to support you on your path to getting covered. ***footnote on screen** Visit kp.org/specialenrollment to learn more.*

SECTION 2 – The Health Exchange marketplace benefits and savings

The health exchange marketplace offers extra benefits for those who qualify. And it's open to anyone in any Kaiser Permanente market. You'll be able to compare all available plans in your area, see what's covered and how much it'll cost.

To see if you're eligible, simply enter your zip code on the health exchange marketplace that is relevant for your state. You can also shop and enroll directly on our site if you believe that Kaiser Permanente is the right fit for you. Both options give you access to the same industry-leading care. On the marketplace, you can get help **with** the cost of coverage if your household income falls within a certain bracket. This is known as a tax subsidy.

Please note, if you are Medicaid eligible, you can still enroll via the marketplace, however the tax subsidy will not apply.

SECTION 3 – Shopping process: tiers and coverage

Your journey with Kaiser Permanente starts when you apply. And all you have to do to get started is answer a few simple questions like age, zip code, and total household income. Then, you'll get personalized plan recommendations, broken down into tiers called Platinum, Gold, Silver, or Bronze.

Sorting plans into tiers helps you understand which plans cover more out of pocket costs versus which have lower monthly premiums. Low out of pocket costs provides more protection in the case of an unexpected accident or illness.

Kaiser Permanente plans protect you in the case of an accident, new medical conditions, or ongoing issues. Plus, all Kaiser Permanente health plans provide preventive care services at no additional cost. **You** may be “ineligible” if you have access to other affordable coverage, like an employer's group plan, Medicaid or Medicare.

SECTION 4 – Application process: verification and payment

Once you have chosen a plan, you will be asked to apply and submit payment which will pay your first monthly premium. This payment will be placed on “hold” while your enrollment is being reviewed. You may be contacted if more information is needed.

For quicker sign up, get your information ready –such as social security numbers for you and your family as well as information about your income, for example.

Information on immigration status may also be required. The health exchange marketplace does not accept all immigration status. If you are unsure about any of this, the application will walk you through it.

SECTION 5 – Next steps

Once you’re enrolled, your first month’s premium payment will be processed, and you will hear directly from Kaiser Permanente with a confirmation message and start date. Whether you enroll on the health exchange marketplace or on buykp.org, we are committed to your health.

Once you are a Kaiser Permanente member, visit KP.org to select your primary care physician, transfer prescriptions, plus get access to a wealth of benefits and preventive health programs.

This same online account will give you access to the convenient Kaiser Permanente mobile app, putting the power of your health in the palm of your hand. If you need more support, you can go to KP.org, visit the links at the end of this video, or call us at 1-800-488-3590 (TTY 711). Kaiser Permanente. For All that is you.