

TBR Student Health Insurance Exchange
(www.TBRstudentHealthInsuranceExchange.com)

In case you haven't heard, exchanges are changing the way millions of Americans shop for their health insurance.

Many people get health insurance through their employers. But people without this option can now shop for health insurance on exchanges, as an alternative to buying insurance directly from an individual health insurance company.

So what are exchanges? How do they work? Let find out some of these answers:

What are exchanges

An exchange, as created under the Affordable Care Act (ACA), is a place where consumers can purchase subsidized health insurance coverage.

Exchanges are online marketplaces. Interactive websites where shoppers can research all of their options compare offerings and buy health insurance.

How do they work

The Affordable Care Act no longer allows insurers to deny coverage or charge people more based on their health status or pre-existing conditions. Today, people without or who have been unable to buy coverage in the past can now shop for health insurance.

The Affordable Care Act provides tax credits and subsidies for qualified individuals, to help make insurance more affordable, they shop on an exchange.

As you shop the exchange you will make decisions based a few criteria:

- 1). Select the health insurance company and network of doctors (every state has many health insurance options)
- 2). Select a level of coverage (each plan has four levels of coverage called metal plans Platinum, Gold, Silver and Bronze each based on a percentage of coverage amounts)
- 3). Select a premium you can afford (you may qualify for federal subsidy)

All plans on an exchange have to offer some core benefits – called essential health benefits – like preventative and wellness services, prescription drugs, and coverage for hospital stays.

How do I contact the TBR Student Health Insurance Exchange?

You can call 1-800-647-4104 or online at www.TBRstudentHealthInsuranceExchange.com