

Health care
coverage
designed with
you in mind



Access to
quality care
with network
providers

The UnitedHealthcare® network offers you access to over 35 Kelsey-Seybold Clinic locations that provide quality, coordinated primary care, pharmacy services, labs, x-rays, cancer care and surgery centers.



2024 Individual & Family
ACA Marketplace plans

Table of contents

Finding a health plan that puts you and your family first can be easier than you think. Use this guide to start your search. Have questions between pages? Give us a call at **1-877-303-7752**, TTY **711**—we’ve got answers. Or, take a deeper dive into all of this and more at uhcexchange.com.

- 3** A little bit about us
- 4** Learning the plan types – metal levels
- 5** Ways to save
- 6** How to enroll

Before you get started, here are some important words to know:

Monthly premium: What you pay each month for your plan, whether or not you use it to get health care.

Deductible: What you pay out of pocket for covered health care services before your plan begins to pay for services. (It may be a couple thousand dollars, depending on the plan you choose.)

Copay (copayment): A fixed amount you pay for a covered health care service (like \$15), usually at the time you get care.

Coinsurance: A percentage of the cost of a covered service, and it’s what you pay once you meet your deductible. A common coinsurance amount is 20%, but it could be anything. (If you see “0% coinsurance,” that means your plan pays 100% of the covered services.)

A little bit about us

It's important to deliver quality, coordinated care to make getting and staying healthy as effortless as possible for you. UnitedHealthcare® is working with Kelsey-Seybold Clinic to bring the greater Houston area access to quality care at your convenience. With a Copay Focus plan from UnitedHealthcare® Individual & Family ACA Marketplace plans, members will have access to Kelsey-Seybold Clinic's primary care providers (PCPs) and specialists at over 35 locations throughout the greater Houston metro area. In addition to this, members will also have access to:

- Same-day or next-day primary care (Family Medicine, Internal Medicine, Pediatric) appointments
- Access to any Kelsey-Seybold Clinic medical provider at any location
- No referrals needed to see Kelsey-Seybold Clinic specialists
- Providers who speak a variety of languages, including Spanish
- In-person Saturday appointments
- 24/7 appointment scheduling by phone or online at Kelsey-Seybold Clinic.com
- Adult virtual primary care visits 365 days a year through VideoVisitNOW! with no appointment necessary
- Adult and pediatric virtual primary care visits with Kelsey-Seybold primary care providers
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Here's a look at our service area. Live in one of the counties listed? Great. You can enroll in our Copay Focus plan with Kelsey-Seybold Clinic.

Harris, Fort Bend, Montgomery, Galveston and Brazoria

Learning the plan types – metal levels

When choosing a plan, it's important to understand the different plan types and how they work. Plans on the Affordable Care Act (ACA) Marketplace are categorized based on how you and your plan split the cost of your health care. They go by Bronze, Silver, and Gold—known as the “metal” categories.

Take a look:

■ Bronze plan

- Lowest monthly premiums
- Higher copays or coinsurance when accessing care

Might be a good fit if: You're pretty healthy and rarely see your doctor. Your monthly premium will be lower, but you'll have to pay more when you get health care.

■ Silver plan

- Higher monthly premiums
- Moderate copays or coinsurance when accessing care

Might be a good fit if: You're fairly healthy and typically only see your doctor a few times a year. You qualify for extra savings through cost-sharing reductions.

Reminder: If you qualify for cost-sharing reductions, you have to pick a Silver plan to get those extra savings. (You may save money depending on how much health care you receive.)

■ Gold plan

- Moderate monthly premiums
- Lower copays or coinsurance when accessing care

Might be a good fit if: You might be managing a health condition, taking a prescription and seeing your doctor multiple times a year. You're willing to pay more for your monthly premium to pay less when you get health care.

Ways to save

When you go through the shopping and enrollment process, you'll give your health insurance company an estimate of your income for next year, as well as other household information. Then, they'll give you a quote that outlines what level of subsidy you may qualify for based on what you told them. The only way to get these subsidies (if you qualify) is through the Affordable Care Act (ACA) Marketplace. Here's a look at the two different types:



Premium tax credit

This is something you can use to lower your premium. It can be applied toward any metal level of coverage, so you still have the freedom to compare all your options. Think of this as a way to save on your monthly insurance costs which you need to pay, even if you don't get health care each month.



Cost-sharing reductions (“extra savings”)

These lower out-of-pocket costs, like deductibles, copays and coinsurance. Unlike tax credits, you can only use extra savings with a Silver plan. And keep in mind, these extra savings only help you save money when you get health care.

Visit uhcexchange.com and we can help you determine if you qualify for these subsidies and the types of plans available to you.

How to enroll



Get your questions answered



The process of enrolling in your ACA Marketplace plan is pretty simple. Once you've compared your options and picked your UnitedHealthcare Copay Focus plan in partnership with the Kelsey Seybold Clinic network, head to uhcexchange.com to start the enrollment process and see if you qualify for subsidies.

If you would like help enrolling or have additional questions, you can give us a call at **1-877-303-7752**, TTY 711.

What to expect after you enroll

- 1** After you enroll in your plan, watch for a letter to pay your binder payment. This payment is required to activate your plan and counts as your first month's premium payment. Your premium payment is due on the first of each month. You'll get an invoice in the mail every month that shows what you owe and how to pay. There are 4 easy ways to pay: Autopay, online, by phone or by mail.
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For help in another language, visit uhc.com/legal/health-insurance-marketplace.

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uhc.com/legal/nondiscrimination-and-language-assistance-notice.

The benefits described may not be offered in all plans or in all states. Some plans may require copayments, deductibles and/or coinsurance for these benefits. This policy has exclusions, limitations, reductions of benefits, and terms under which the policy may be continued in force or discontinued. For costs and complete details of the coverage, review your plan documents, call or write your insurance agent or the company, whichever is applicable. Plan specifics and benefits vary by coverage area and by plan category. Please review plan details to learn more.

Unless otherwise required, virtual care benefits are available only when services are delivered through a designated Kelsey-Seybold provider. Virtual care visits are not intended to address emergency or life-threatening medical conditions and should not be used in those circumstances. Services may not be available at all times, or in all locations, or for all members. Check your benefit plan to determine if these services are available. Data rates may apply. Certain prescriptions may not be available and other restrictions may apply.

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