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2024

**SPECIAL
ENROLLMENT GUIDE**”

Big changes in
your life make
you eligible to sign
up to get health
coverage.



BlueCross BlueShield
of Alabama

We cover what matters.



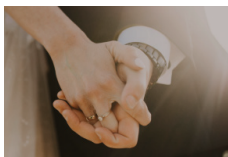
SPECIAL ENROLLMENT 101

If you're starting a new chapter, check to see when you're eligible to enroll in a health plan. Certain life events qualify you to sign up for coverage when you normally wouldn't be able to enroll.

"Blue Cross' customer service knows exactly how to give me the help and information I need." — **Kathy S., Gardendale, AL**

START YOUR NEW CHAPTER WITH HEALTH COVERAGE

During special enrollment, deadlines are very important and are linked to specific events that qualify you to enroll. Learn more about enrollment windows below.



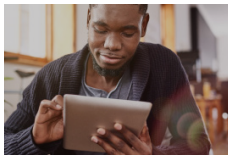
Getting Married

30 days before
60 days after



Birth or Adoption

60 days after



Losing previous coverage

60 days before
60 days after



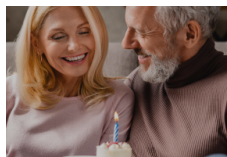
Moving to Alabama

30 days before
60 days after



Turning 26

60 days before
60 days after



Turning 65

90 days before
90 days after



QUALITY HEALTH COVERAGE MORE ALABAMIANS TRUST

Blue Cross and Blue Shield of Alabama has helped families like yours across the state for over 85 years. Now we protect over 2 million Alabamians every day.

Here's what we offer:

- **A wide range of health insurance plans** designed specifically for Alabamians like you and your family
- **Excellent customer service** from our seasoned team of Alabama-based experts
- **Health insurance accepted by more doctors and hospitals** in Alabama than any other health plan,* which means your current doctors, local hospitals and clinics are most likely in our network
- Our coverage is also accepted across the U.S., making it easier to find **in-network healthcare providers** when and where you need them

SAVINGS WORTH A SECOND LOOK

Did you know a federal tax credit lowers the cost of health insurance for many Alabamians? It's true. If you've looked at coverage before but felt it was too expensive, or if your income has changed recently, now is the time to take another look and see how much you can save.

Now, many Alabamians can get the coverage they need for less. This federal tax credit, part of the Inflation Reduction Act, can be applied immediately to your health insurance premium to offset your monthly cost for coverage.

*Coverage varies by plan. Please consult plan details to determine network coverage.









NOT GETTING COVERAGE COULD COST YOU

Medical bills are one of the most common causes of personal bankruptcy in the U.S.* Without coverage, a broken arm could cost you upwards of \$2,500 and a hospital stay over \$30,000. Health insurance can help protect you from those high and often unexpected medical costs.

*Source: <https://www.healthcare.gov/young-adults/ready-to-apply/>




WHAT HEALTH COVERAGE CAN DO FOR YOU

Health insurance doesn't just cover your medical bills when you get sick. It covers these things, too.

- | | | |
|------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------|
|  Prescription Drugs |  Outpatient Care |  Routine Checkups |
|  Maternity Care |  Preventive Care |  Vaccines & Boosters |
|  Doctor Visits |  Wellness Services | |

READY TO SEE HOW MUCH YOU COULD SAVE?

When you're ready to find out about a possible tax credit, please have these documents on hand when you call or go online:

- | | | |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
|  Identification
Social Security or Document number |  Wage Information
W-2, pay stubs, and/or wage and tax statements |  Current Coverage
Policy numbers for any current health insurance you have |
|------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

WE'RE HERE TO HELP.

Our enrollment experts can help you find out if you're eligible for a new tax credit, and if so, how much you could save on your coverage.

Two ways to see if you qualify:

Call

1-833-671-0086 and talk to one of our Licensed Insurance Advisors



Visit

AlabamaBlue.com/Guide to see if you qualify for a tax credit