

2023

individual enrollment guide

Fast-track your journey
to health coverage.



We cover what matters.





OPEN ENROLLMENT 101

Whether you're currently uninsured or simply want to change health plans, open enrollment is your opportunity to get health coverage that best fits your needs.



My health plan makes my prescriptions and healthcare more affordable. 

—John T, Birmingham, AL

YOUR ROADMAP TO COVERAGE

During open enrollment, deadlines are very important. Here are three key dates to keep in mind.



Enrollment begins

You may select and enroll in a plan for 2023.

First enrollment deadline

Sign up by this date for coverage effective January 1, 2023.

Extended enrollment ends

Last chance to sign up for a 2023 health plan. Coverage is effective February 1, 2023.



SAVINGS WORTH A SECOND LOOK

Did you know a federal tax credit lowers the cost of health insurance for Alabamians who qualify? It's true. If you've looked at coverage before but felt it was too expensive, 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.



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

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 people every day.

Here's what we offer:

- **A wide range of health insurance plans** designed specifically for Alabamians like you and your family
- **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



READY TO GET STARTED? HERE'S WHAT YOU NEED.

When you're ready to enroll, have these documents in front of you 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 the 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

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

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