

Branch-Hillsdale-St. Joseph Community Health Agency

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FOR IMMEDIATE RELEASE

Six Good Reasons You Should Enroll Today!

Coldwater, MI. Open enrollment for health insurance through the Healthcare Marketplace (**Healthcare.gov**) has come and gone – *or has it?* The Centers for Medicare & Medicaid Services (CMS) have added a special enrollment period that began on March 15th and runs through April 30th. The Branch-Hillsdale-St. Joseph Community Health Agency offers **six good reasons** why you should think about enrolling for healthcare coverage right now, if you or your family are without health insurance!

6 Good Reasons

Reason 1. Time is running out. April 30th is your last chance to enroll for 2014 coverage. If you don't enroll, you'll have to pay for the entire cost of all your medical care in 2015. And most people won't get another chance to enroll until November. Don't delay. [Enroll today!](#)

Reason 2. Your peace of mind is worth it. Nearly 6 in 10 uninsured Americans can pay less than \$100 per month for Marketplace coverage. Two-thirds of uninsured young adults can pay less than \$100 per month. You may even find health insurance for as little as \$50 per month. [See what you can save.](#)

Reason 3. Applying is easier than ever. Creating an account is easier than ever before and there are new help text and [Marketplace tips](#) on the website. If you run into problems, aren't computer savvy, or don't own a computer - **no problem!** Contact one of the Branch-Hillsdale-St. Joseph Community Health Agency's certified navigators and they will be happy to assist you! Appointments are available to fit your schedule.

Reason 4. You could save more with a Silver plan. The Marketplace offers cost-sharing reductions which lowers the amount you have to pay for [out-of-pocket costs](#) like deductibles, coinsurance, and copayments. Your savings are based on your income and family size. If you qualify, you can [get these savings on out-of-pocket costs](#) – but only with a Silver plan.

Reason 5. You choose how to use your savings. If you qualify for premium tax credits you get to decide how to apply it. You can apply all or some of your premium tax credit to [lower your monthly premium](#). Or you can simply get the money refunded on next year's tax return.

Reason 6. Better coverage. Better benefits. All private health insurance plans offered in the Marketplace offer the same set of [essential health benefits](#). Screenings, immunizations, and other [preventive services](#) are covered without requiring you to pay a [deductible](#). Many health insurance plans also cover other benefits like doctor visits and prescription drugs even if you haven't met your deductible.

Millions of Americans are already benefiting from the quality, affordable health coverage available to them through the Marketplace. You can too! Call today and let us assist you – or you can visit our website at www.bhsj.org and click on the Marketplace button located on the sidebar to learn more!

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