

HEALTH PLAN OPTIONS FOR INDIVIDUALS

Whatever your need or situation, Optima Health has a solution for you.

Eligibility for some plans is based on geographic location, age, income level, and other factors. For more details, visit:

optimahealth.com/covid-19/health-plans-for-individuals

Have you or someone you know:



Started caring for ill or ailing family members



Become self-employed, started working part-time or started a business



Experienced a change in income



Lost a job

Individual & Family Plans

Private health insurance that individuals purchase, either through an online marketplace where they can compare prices (on Exchange), or directly from the insurance company (off Exchange).

✓ ELIGIBILITY	🩺 BENEFITS	💰 COST
<p>Annual enrollment period every Fall</p> <p>Special enrollment available with:</p> <ul style="list-style-type: none"> • Loss of recent job-based health insurance coverage • Change in income • Other qualifying events* 	<p>All Optima Health plans offer:</p> <ul style="list-style-type: none"> • Emergency care • Virtual visits • Inpatient stays • Preventive care • Doctor office visits and more 	<ul style="list-style-type: none"> • Out-of-pocket costs will vary based on your plan and desired level of coverage • Variety of plans and premium rates to fit any budget • Depending on your income, you may qualify for a federal subsidy

📅 WHEN COVERAGE STARTS

ON EXCHANGE:

- Coverage starts 1st of the month after approval with selected plan and payment if enrolled by the 15th of the month
- If you've lost group coverage recently and you pick a Marketplace plan by the 15th of this month, your new coverage starts on the 1st of next month

OFF EXCHANGE:

- Coverage starts 1st of the month if enrolled directly through Optima Health
- If you've lost group coverage recently and you pick an off Exchange plan by the end of this month, your new coverage starts the 1st of next month

* Check to see if OptimaFit® Individual & Family plans are available in your area.



Medicaid	✓ ELIGIBILITY	🩺 BENEFITS	\$ COST
<p>*Provides free or low-cost health coverage for low-income families and children, pregnant women, the elderly, and people with disabilities.</p>	<p>Based on income limits and varies depending on annual household income (before taxes)</p>	<p>Just as with private insurance, Medicaid has different levels of benefits and services</p>	<p>Little to no cost</p>

* The Commonwealth of Virginia's health coverage option. [Learn more about our Medicaid plans.](#)

Medicare	✓ ELIGIBILITY	🩺 BENEFITS	\$ COST
<p>Medicare plans are available in two types: Original Medicare and Medicare Advantage plans. Original Medicare plans are offered by the Federal government while Medicare Advantage plans are offered through private health insurers like Optima Health.</p>	<p>You are eligible for Medicare if you are:</p> <ul style="list-style-type: none"> • At least 65 years old • Younger with disability and collect disability income from Social Security or • Have End-Stage Renal Disease 	<p>Vary by plans, some of which include pharmacy, dental, and vision options</p>	<p>Plans start as low as \$0 monthly premium</p>

[Learn more about our Medicare plans.](#)

Family and Medical Leave Act (FMLA)	✓ ELIGIBILITY	🩺 BENEFITS	\$ COST
<p>Allows eligible employees to take up to 12 weeks of protected unpaid leave for certain family or medical reasons, including dealing with a serious health condition of the employee or the employee's immediate family.</p>	<p>Generally speaking, to be eligible to take FMLA leave, an employee must have:</p> <ul style="list-style-type: none"> • Worked at least 1,250 hours over the course of one year prior to taking FMLA leave • Work at a location where there are at least 50 employees within a 75-mile radius 	<p>Your health care coverage would remain the same as before taking leave</p>	<p>You would pay your regular employee contribution to maintain your health coverage</p>

Talk to your employer or benefits administrator for more information.

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OTHER OPTIONS FOR HEALTH COVERAGE CAN BE FOUND AT OUR WEBSITE:

optimahealth.com/covid-19/health-plans-for-individuals.

Optima Health is helping members manage testing and treatment for COVID-19.

[Learn more.](#)