Health Insurance Marketplace



Westside Family Healthcare Health Insurance Marketplace Toolkit

Having health insurance is important for everyone, but people may not know how to access affordable coverage. Westside Family Healthcare's certified assisters are available to help individuals and families who live in Delaware navigate health coverage options and enroll in plans that are best for them. Individuals may qualify for lower monthly payments and for help with copays and deductibles.

USE OUR TOOLKIT TO HELP US HELP OTHERS.

This toolkit offers valuable resources for employees who are not offered job-based coverage and who may lose employer-based coverage and be offered COBRA. It contains letters and flyers about Westside's services for you to share.

- LETTER OF INTRODUCTION FOR EMPLOYEES: This letter should be used by employers or organizations to inform their employees or consumers about the Health Insurance Marketplace option for health insurance.
- HOW TO SCHEDULE AN APPOINTMENT WITH A CERTIFIED ASSISTER FLYER: Contains specific information on how to contact Westside certified assisters.
- PARTNER EMAIL CONTENT: Details about the certified assister services, which can be emailed to your current list of members.
- PARTNER NEWSLETTER CONTENT: Easy-to-include information about certified assisters, to add to your organization's newsletter.
- WESTSIDE FAMILY HEALTHCARE ENROLLMENT SERVICES FLYER: Designed to let people know about all financial services provided by Westside. (Linked)
- <u>WESTSIDE FAMILY HEALTHCARE PATIENT SERVICES FLYER</u>: Information on all the services offered by Westside Family Healthcare. (Linked)

Dear [NAME]:

Health insurance is important for everything from routine office visits to hospital stays. But how do you find health coverage you can afford?

Westside Family Healthcare's certified assisters will be happy to help you—free. They know the Health Insurance Marketplace well and will help you understand your options, guiding you to plans that are right for you. Even better, after you apply, you may find out you qualify for a tax credit, which could make the cost lower than you think.

During open enrollment, from November 1, 2025, to January 15, 2026, you can enroll in a Health Insurance Marketplace plan that best fits your needs. Until then, learn about coverage options and costs in the Marketplace by visiting healthcare.gov or westsidehealth.org/marketplace.

If you experience a life-changing event, you may qualify to enroll outside of the open enrollment period. Qualifying life events include:

- Loss of employer or other coverage
- Marriage or divorce
- Birth or adoption of a new child
- A permanent move
- Loss or change of job
- Release from incarceration
- Change in immigration status

Help is available in any language. To schedule an appointment, or if you have questions, contact Westside Family Healthcare by phone or email, or visit our website:



New Castle County: 302-472-8655 | Kent or Sussex County: 302-678-2205



enrollment@westsidehealth.org



westsidehealth.org/marketplace

When calling, please leave a voicemail, and a Westside Family Healthcare certified assister will call you back within three business days.

Thank you,

[Insert Name] [Insert Title]

Health Insurance Marketplace



Health Insurance Marketplace



FREE HELP TO FIND THE **HEALTH INSURANCE** THAT'S RIGHT FOR YOU.



Westside Family Healthcare's certified assisters are happy to guide you through the Health Insurance Marketplace. Many families and individuals qualify for tax credits that make the cost lower than they think.

Schedule an appointment today!



westsidehealth.org/marketplace

OPEN ENROLLMENT IS FROM NOVEMBER 1, 2024, TO JANUARY 15, 2025



enrollment@westsidehealth.org

Certified assisters are available to meet virtually or in person.



New Castle County: 302-472-8655 Kent or Sussex County: 302-678-2205

Please leave a voicemail, and a Westside Family Healthcare certified assister will call you back within three business days.

WHAT YOU WILL NEED TO HAVE ON HAND:

- 1. Birth dates
- 2. Social Security numbers of those applying for coverage
- 3. Paystubs, W-2 forms and any other information about your family's income
- 4. Policy/member numbers for any current health coverage
- 5. Information about any job-related health coverage that's available to you or your family

PARTNER EMAIL CONTENT

Subject line: Need affordable health insurance? Westside can help!

Dear Friend,

Did you know that getting health insurance coverage for yourself or your family may be more affordable than you think? And did you know that getting covered doesn't have to be difficult? Most importantly, you don't have to handle it alone. If you need health insurance, a certified assister at Westside Family Healthcare can provide FREE help to get you enrolled today!

Free help to get the health insurance that's right for you!

A team of knowledgeable certified assisters from Westside Family Healthcare help individuals and families enroll in health insurance plans at a cost they can afford. They provide FREE guidance on plan options so you can choose the best plan for yourself or your family.

Here are other important things you should know:

- Personalized support is available to every Delawarean, free of charge!
- Affordable plans are available from the Health Insurance Marketplace. Plus, after you apply, you may find out that you qualify for a tax credit to help you pay.
- Having health insurance can help you avoid big expenses if you or a family member needs care for an illness or injury.
- You deserve it! Having health insurance keeps you and your loved ones healthy and well.
- Open enrollment starts November 1, but you may be able to enroll sooner if you've had a qualifying life event that caused you to lose your health insurance, such as getting married or having or adopting a child.

All appointments can be scheduled in person or virtually, and assistance is available in any language. You can schedule an appointment at westsidehealth.org/marketplace, by calling 302-472-8655 in New Castle County or 302-678-2205 in Kent or Sussex County, or emailing enrollment@westsidehealth.org.

Thank you, [Name]

Health Insurance Marketplace



PARTNER NEWSLETTER CONTENT

Westside Family Healthcare offers free help to find the health insurance that's right for you!

Are you or your family currently without health insurance coverage? Westside Family Healthcare's certified assisters provide FREE help to all Delawareans to get affordable, private health coverage through the Health Insurance Marketplace.

- The Health Insurance Marketplace has plans that are affordable.

 Plus, after you apply, you may qualify for a tax credit for additional discounts.
- Health insurance can help you save money in the long run.
 With coverage, you can avoid big expenses if you or a family member needs care for an illness or injury.
- You deserve it!
 Health insurance is all about keeping yourself and your loved ones healthy and well.
- You don't have to figure it out alone.

 Westside Family Healthcare's certified assisters help you understand your plan options, choose the best plan for yourself and your family, and enroll properly.
- Open enrollment starts November 1, but you may be able to enroll sooner if you've had a qualifying life event that caused you to lose your health insurance, such as getting married or having or adopting a child.

All appointments can be scheduled in person or virtually, and assistance is available in any language. Get started today by scheduling an appointment at westsidehealth.org/marketplace, by calling 302-472-8655 in New Castle County or 302-678-2205 in Kent or Sussex County, or emailing enrollment@westsidehealth.org.