

# Mississippi Health Coverage Basics

Use this sheet to understand the basics of health coverage, and the different ways people get health insurance in Mississippi.



## Health Coverage

There are different kinds of health coverage for all different kinds of people! Some have private insurance, some have Medicare, some get private insurance through the marketplace, and some have Medicaid. Wherever you are under the umbrella, health coverage is paid for the same way! You pay into a pool of all the other people under the same coverage as you. Then your health coverage plan pays for your doctor's visits, medicines, and anything else you might need!



## Private Insurance

These are the big companies you hear about like Blue Cross, United Health, Cigna, and many more. You can get private insurance if your job or your spouse's job offers health benefits. If a job doesn't offer that, you can pay for a health plan through any of those companies.



## Private Insurance Bought on the Marketplace

Sometimes, people can't afford to pay for the plans that private insurance companies offer. To help people get health coverage, these companies teamed up with the government and made the marketplace (or exchange). You still pay into the plan like everyone else does, but these plans are a better option for people that don't have a lot of money to spend on extra things besides the important things. But even then, sometimes people don't have enough money after paying for the important things to even afford these plans.



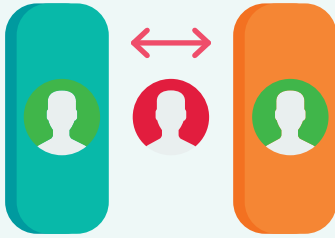
## Medicaid

Sometimes Medicaid seems like a mystery, but it's not! Medicaid is run by the state and by the federal government. People that don't make a lot of money or people with disabilities get health coverage from Medicaid. But first they have to apply. The government then reads their application and makes sure that they belong in the group to receive this health coverage.

TYPES OF COVERAGE

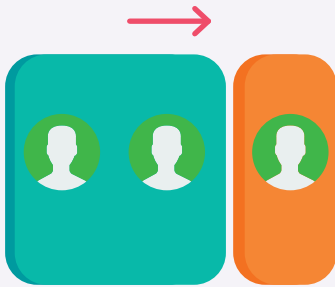
# Mississippi Health Coverage In the News

This information will help you understand terms that leaders use when creating the best way to help Mississippians get insured.



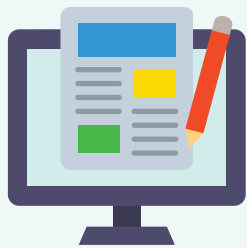
## The Coverage Gap

Maybe you're a waiter at a restaurant, or a construction worker, but your job doesn't give you health benefits. When you pay for rent, groceries, or daycare but you don't have an extra \$450 to pay for health coverage in the marketplace, you are in the coverage gap. You work and you want to go to the doctor and get your medicines, but you make too much money to get approved for Medicaid, so you end up not going to the doctor or you look for free clinics.



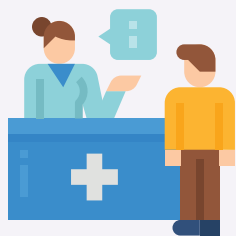
## Medicaid Expansion

The government knows that there are still people that can't afford health coverage in the marketplace. To help those people make ends meet, the federal government lets states help those people by letting them qualify for Medicaid. This way they don't have to choose between paying for food and paying for a doctor's visit. Mississippi has been having conversations about how to close the coverage gap to help people.



## Work Reporting Requirements

Sounds like something responsible but really, it's an expensive way to complicate the process. The people in the Coverage Gap are hardworking people but sometimes they do odd jobs with irregular schedules, or sometimes they have more than one job. The report requirement makes working people report how much they worked in a week, even though they already went through the difficult application process to check they belong in the category. Because the reporting is hard, and because many people have trouble working a computer for the paperwork, it cuts very needed health coverage for many.



## Preventative Care

This is when you go to the doctor regularly. It can help catch any illness or condition early and save your life. This can be with checkups, or just taking your medicines every day. It also keeps your bills from getting expensive because you're taking care of a problem early.