



Tips on Choosing Medical Insurance for Medical Food Coverage

**Open Enrollment for
2020 Health Insurance**

*Friday November 1 to
Sunday December 15, 2019*



EMORY
UNIVERSITY
SCHOOL OF
MEDICINE

Department of
Human Genetics

If you would like to know more
about our insurance navigation
services, please contact us:
[mnt4p.org/contact-us-patients-
families/](http://mnt4p.org/contact-us-patients-families/)

You can also call:

404-778-8607

Saran Gurung, MNT4P
Project Manager

*MNT4P is a Emory University, grant
supported program for patients and
families with Inherited Metabolic
Disorders. This program is supported
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*Compiled in association with our contracted
insurance navigator, Raenette Franco, CEO, CBCS,
Founder of CompassionWorks Medical, LLC.*

Medical Nutrition Therapy for Prevention (MNT4P) program offers support with insurance navigation year round, especially during the open enrollment period for health insurance. Our insurance navigator, who specializes and understands the insurance coverage methods behind medical food coverage, is available for a one on one phone consultation during this period. If you are uninsured, or want to switch health insurance with better medical food coverage, now is the time to explore other options.

This service is complimentary and of no charge to the patients and families enrolled in the MNT4P program. Do not wait until the last minute to avoid delays in your healthcare care coverage.

If you do not act by December 15, you cannot get 2020 coverage unless:

> You qualify for a Special Enrollment Period due to life event such as losing coverage, getting married or having a baby.

> You qualify for Medicaid or the Children's Health Insurance Program (CHIP), which you can then apply anytime.

FAQ:

What should I expect after the application is submitted?

Typically you should know the application outcome right away. Once you have chosen a health plan, it is important to pay your first month's premium in advance to avoid termination of coverage.

How much does a health plan cost?

This depends on the proof of income you provide and family size. There are subsidiaries available that may provide discounts towards your new health plan based on your income.

How do I pick a plan that is best for me?

First, create a budget and determine what you can afford per month. Second, choose a plan that will fit your budget per month. Finally, chose a plan with the least deductible and the most coverage.

How long does it take to get my new insurance card?

It usually takes 7-14 business days. However, you can use your new health plan by printing the new insurance card by going to the plan's website.

Tips:

To estimate your income for your application,

www.healthcare.gov/lower-costs/

To estimate your expected income,

www.healthcare.gov/quick-guide/dates-and-deadlines/

To gather documents required for the application,

<https://marketplace.cms.gov/applications-and-forms/applications-and-forms.html>

To apply if your income is too high for tax credits (i.e., subsidiaries, discounts),

www.healthcare.gov/apply-and-enroll/income-too-high-for-tax-credit/

The MNT4P Program strives for a metabolic community in Georgia that provides equal and appropriate access to medical nutrition therapy for patients with inherited metabolic disorders, regardless of income status.