



How do I know what to buy?

**BUYING HEALTH INSURANCE ON YOUR OWN ON MARKETPLACE**

If you buy online, you can easily get "duped" as network and plan design differences and details aren't always apparent or easy to understand.

**BUYING HEALTH INSURANCE ON YOUR OWN THROUGH A CARRIER**

You will have to depend on the carrier website to be clear and forthcoming with information about the options. Or you'll have to call an "800" number sales rep for help.

**USING A CANOPY AGENT TO BUY HEALTH INSURANCE**

Your local Canopy Agent will take the time to understand your situation and needs and offer options that make sense for you. In person or over the phone.

What are my options?

Limited Options - not all carriers are offered on the Marketplace.

Limited Options - only options for that specific carrier will be available.

Canopy represents multiple carriers and can help you enroll through the Marketplace or direct through a carrier.

What if I have questions about my subsidy eligibility?

Call the Marketplace customer service line.

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Your Canopy Agent will be able to explain what your subsidy results mean. If further clarification is needed, your agent will call the Marketplace with you.

Who do you ask for advice on what to buy?

You call an "800" number to get your questions answered. Or try to figure it out on your own.

You rely on the carrier website and materials or a call center sales representative.

Canopy agents are licensed professionals and after personally assessing your options, can provide advice on which plan best fits your needs.

What if I need to change something on my policy or account?

All plan changes and account changes must be completed through the Marketplace.

You call the customer service line for the carrier. Another "800" number where you never talk to the same person twice.

You call Canopy and speak to your dedicated service representative, available year around. Someone who will follow your inquiry from start to finish.

What if I have a question after I buy my policy?

You call the customer service line for the carrier. Another "800" number where you never talk to the same person twice.

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You call your Canopy agent. The same person that sold you the policy will be there to answer questions at any time throughout the year.

What if I run into problems with billing or claims?

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Is there an additional fee for personal assistance with my policy?

No

No

**NO fees.** Personalized service and assistance is **FREE!**

Summary

You will decide what to buy on your own with limited resources and education. You will also use "800" numbers to get help after you've purchased your policy.

You will decide what to buy based on the carrier provided information and guidance. Use "800" numbers to get help after you've purchased your policy.

**A licensed, experienced agent will walk you through the entire process, advise you appropriately and be available year around for servicing issues. All at NO extra cost!**