



## Frequently Asked Questions About HAAM Open Enrollment

### HAAM Membership

#### How do I join HAAM?

*To join HAAM, you must complete the HAAM Membership Application. For more information about membership eligibility and to request an application, please visit our [Join HAAM](#) page.*

#### I'm already a HAAM member, do I need to complete the HAAM application again?

*Yes, HAAM members are required to renew their membership each year for continued access to HAAM Programs. This is also required to determine eligibility for premium assistance funds to help pay for your insurance premiums, if funding is available.*

#### Is HAAM considered health insurance?

*No, HAAM does not provide health insurance directly - we are not an insurance company. Instead, we provide access to affordable healthcare by helping members navigate the Affordable Care Act Marketplace and other healthcare programs. HAAM has limited funding to help members pay for their insurance premiums.*

*In addition HAAM also offers core programs for dental, hearing, vision, and wellness services that are available to all members.*

#### Does HAAM help pay for insurance plans?

*HAAM has a premium assistance program to help members pay for part or all of their monthly insurance premiums. Several factors are used to determine eligibility for premium assistance funds, and funds are available on a first come, first served basis during Open Enrollment.*

#### I don't want to pay for health insurance/don't need health insurance, can I still enroll in HAAM membership?

*Yes. As a HAAM member, you are not required to enroll in health insurance. However, we highly recommend enrolling in health insurance to protect yourself in case of an unexpected emergency. Unexpected illnesses and accidents can lead to expensive medical bills.*

## **What if I already have insurance coverage for 2023?**

*You still want to renew your HAAM membership for 2023 to have continued access to HAAM programs (dental, hearing, vision, and wellness).*

## **Who do I contact if I have questions about HAAM or insurance enrollment?**

*Contact HAAM Musician Services at 512-541-4226 or email [support@myhaam.org](mailto:support@myhaam.org). We offer assistance in Spanish as well.*

## **Virtual Appointments**

### **What is a virtual enrollment appointment?**

*Your virtual enrollment appointment will be by phone to:*

- 1. complete an ACA Marketplace application for 2023*
- 2. review all of your insurance plan options*
- 3. enroll in a plan*

*If you are eligible for premium assistance funds (pending availability) this will also be finalized during your virtual enrollment appointment.*

### **How do I schedule a virtual enrollment appointment?**

*You must complete your HAAM application first before you are eligible to schedule a virtual enrollment appointment.*

*All current members will be emailed a link for the 2023 HAAM application in early October.*

### **What if I want to come in-person to enroll?**

*Open Enrollment appointments will be virtual/by phone. If you need accommodations for an in-person appointment or anticipate technology barriers that might prevent you from accessing a virtual enrollment appointment, please let us know by contacting HAAM Musician Services at 512-541-4226 or email [support@myhaam.org](mailto:support@myhaam.org). We offer assistance in Spanish.*

### **I don't have reliable access to the internet and/or email - can I still participate in Open Enrollment?**

*Absolutely! For individuals who have technology barriers, please reach out to us ahead of time so we can make an alternative plan to get you enrolled. Contact HAAM Musician Services at 512-541-4226 or email [support@myhaam.org](mailto:support@myhaam.org). We offer assistance in Spanish.*

## **Why do I need to complete the HAAM application before scheduling a virtual enrollment appointment?**

*Your HAAM application is used to complete the intake portion of your insurance enrollment appointment. This gives you access to the appointment scheduling link - you can't schedule your enrollment appointment without completing the HAAM application first.*

## **What documents do I need for my virtual enrollment appointment?**

*Check out the list of documents needed [here](#).*

## **How do I reschedule my enrollment appointment?**

*You can reschedule your enrollment appointment directly from your original appointment confirmation email. If you need help, please contact HAAM Musician Services at 512-541-4226 or email [support@myhaam.org](mailto:support@myhaam.org). We offer assistance in Spanish.*

## **Insurance**

### **This is my first time enrolling in insurance, do you have any helpful information that I can read ahead of time?**

*To learn more about health insurance, a good place to get started is to check out our resources to familiarize yourself with [Health Insurance Terms](#) and learn [How to Get the Most from Your Insurance Plan](#).*

*Your Enrollment Specialist will also be able to answer questions for you during your virtual enrollment appointment.*

### **I'm healthy and never get sick, why do I need health insurance?**

*It's important to get an annual physical (which is covered at no additional cost by Marketplace insurance plans!) to have a baseline for your health and prevent potential medical issues from developing/worsening.*

*Health insurance isn't only for 'sick' people. Just like your car insurance, you have health insurance to protect you in case of an 'accident'. Unexpected emergencies can lead to high medical bills, and medical debt is one of the top causes for bankruptcy. Don't let this happen to you - protect yourself and your future by enrolling in a health insurance plan for 2023.*

### **Can I enroll in health insurance later next year if I need it?**

*HAAM's Open Enrollment (November 1st - December 15th) is the main time for members to enroll in health insurance through the Marketplace. Don't wait for an emergency to enroll in*

*health insurance - the only reason you need to enroll now is to protect yourself now from unforeseen emergencies. It's extremely difficult to enroll in insurance outside of the Open Enrollment period.*

*In some situations, individuals may qualify for a special enrollment period outside of Open Enrollment, but they must meet certain Marketplace criteria. The most common 'qualifying life change' is the loss of insurance coverage from an employer, spouse, or other private insurance. If you don't qualify for a special enrollment period, you have to wait until the next Open Enrollment period (in November 2023) to enroll.*

### **When will my insurance plan start?**

*Your new insurance plan will start on January 1, 2023 as long as you enroll by December 15th and pay your first monthly premium by December 31st, 2022 to activate the plan.*

### **What if I filed my 2021 tax return but didn't include a Form 8962?**

*If you have a Marketplace insurance plan from [healthcare.gov](https://www.healthcare.gov), you are REQUIRED to file Form 8962 with your tax return in order to reconcile any Advance Premium Tax Credits you received. Your Form 1095-A from [Healthcare.gov](https://www.healthcare.gov) is used to generate your Form 8962. [Click here](#) for instructions on how to find your 1095A in your [Healthcare.gov](https://www.healthcare.gov) account.*

### **My employer/spouse's employer offers insurance but it's too expensive. Can I just enroll in a Marketplace insurance plan instead?**

*If you have an employer/spouse offer of insurance, you are likely not eligible for subsidized Marketplace insurance unless [Healthcare.gov](https://www.healthcare.gov) deems your plan "unaffordable". This is a very technical determination, so let us help you determine if this applies to you.*

*Also, if you have an offer of coverage from your employer or spouse's employer, it's important to be aware of the deadline to enroll in coverage for this plan. Open Enrollment for employer insurance plans differs from Open Enrollment for the Marketplace. If the deadline to enroll in your employer plan occurs before your virtual enrollment appointment, please reach out to us! Contact HAAM Musician Services at 512-541-4226 or email [support@myhaam.org](mailto:support@myhaam.org). We offer assistance in Spanish.*

### **Can my spouse and/or children enroll in health insurance too?**

*Your entire family is eligible to enroll in health insurance through the Marketplace. In some cases, children may be eligible for Medicaid or CHIP coverage - these programs are administered by the State of Texas and are designed to provide comprehensive coverage for children.*

## **How do I qualify for premium assistance?**

*Premium assistance funds are available on a first come, first served basis and are limited. These funds are provided to help members pay part or all of their monthly insurance premium for eligible Marketplace insurance plans. Things like your county of residence, annual income, and other factors determine how much premium assistance you might be eligible for. Your Enrollment Specialist will help you navigate your plan options and available premium assistance funds at the time of your virtual enrollment appointment.*

## **Healthcare.gov**

### **I don't remember my Healthcare.gov username and/or password, can I just create a new account?**

*The quick answer is no. If you don't know your [Healthcare.gov](#) login information, you must retrieve your account information and reset your password. Follow [this guide](#) for the quickest and simplest way to contact the Marketplace.*

### **I'm locked out of my Healthcare.gov account, now what?**

*You will need to contact the Marketplace to retrieve/reset your login credentials. Use [this guide](#) to save time!*

### **I tried to reset my Healthcare.gov password but I can't answer the security questions, now what?**

*Can't remember your grandma's favorite pet's childhood street name? You will need to contact the Marketplace to retrieve/reset your login credentials. Use [this guide](#) to save time!*