

Wyoming Department of Insurance – ABCs of Health Insurance Series Marketplace Coverage

Q: How do I purchase health insurance in Wyoming?

A: Health insurance is sold in both the private and federal Marketplace in Wyoming.

Q: What is the Health Insurance Marketplace?

A: The Health Insurance Marketplace is also known as The Exchange. Exchanges are established under the Affordable Care Act (ACA) to create more organized and competitive markets for buying health insurance.

Q: What is the federal Exchange in Wyoming?

A: The federal Exchange offers a choice of different health plans, certifies offered plans and provides information to help consumers better understand their options.

Q: How do I enroll through the Exchange in Wyoming?

A: Through the Marketplace, individuals and families can shop for coverage if they need to buy health insurance. Licensed insurance producers are certified by the Exchange to help enroll consumers. Consumers can also be assisted through state navigator programs and Certified Application Counselors.

Q: How do I find the federal Marketplace in Wyoming?

A: The Wyoming Marketplace can be found at www.healthcare.gov. You can also contact the Marketplace by phone at 1-800-318-2596. Licensed agents, navigators and other assistors can also help you with enrollment and questions about the Marketplace. Dialing 2-1-1 in Wyoming will also connect you with Enroll Wyoming.

Q: Who can buy coverage in the Marketplace?

A: Most people can shop for coverage on the Marketplace. To be eligible for coverage you must live in the state where your Marketplace is located, you must be a citizen of the U.S., and you must not currently be incarcerated.

Q: If I'm eligible for health benefits at work but want to see if I can get a better deal in the Marketplace, can I do that?

A: You can always shop for coverage on the Marketplace, assuming you meet other eligibility requirements, but if you have access to job-based coverage, you might not qualify for premium tax credits (subsidies) through the Marketplace.

Q: Can I buy a plan in the Marketplace if I don't have a green card?

A: If you are not a U.S. Citizen, a U.S. National, or an alien lawfully present in the U.S., you are not eligible to buy a plan on the Health Insurance Marketplace. You can however shop for insurance outside of the Marketplace in the non-group market. Insurers outside of the Marketplace are prohibited from turning you down based on your health status or your immigration status and must follow the same rules as plans in the Marketplace. To obtain coverage, contact a state-licensed health insurance company or a licensed agent or broker.

Qualified plans available both on and off of the Marketplace are organized in four tiers, or four levels of cost-sharing:

Marketplace plans: The Metal Levels

Plan Type/Metal Level	Plan Pays
	Percentage of total covered expenses (on average) = Actuarial Value
Platinum	90%
Gold	80%
Silver	70%
Bronze	60%

Listed below are the current health insurance companies that offer individual coverage on and off of the Marketplace in Wyoming:

Insurance Companies offering Individual Qualified Health Plans through the Marketplace at www.healthcare.gov:

Blue Cross Blue Shield of Wyoming
www.healthcare.gov
 800-318-2596

Insurance Companies Offering Individual Qualified Health Plans outside of the Marketplace:

Blue Cross Blue Shield of Wyoming
www.bcbswy.com
 800-442-2376

Other Resources:

[Enroll Wyoming](#)
 888-425-7138
 Wyoming 2-1-1

2018 Poverty Guidelines for the 48 Contiguous States					
Household/ Family Size	Federal Poverty Line	100%	200%	300%	400%
1	\$12,140	12,140	24,280	36,420	48,560
2	\$16,460	16,460	32,920	49,380	65,840
3	\$20,780	20,780	41,560	62,340	86,120
4	\$25,100	25,100	50,200	75,300	100,400
5	\$29,420	29,420	58,840	88,260	117,680
6	\$33,740	33,740	67,480	101,220	134,960
7	\$38,060	38,060	76,120	114,180	152,240
8	\$42,380	42,380	84,760	127,140	169,520
For families/households with more than 8 persons, add \$4,320 for each additional person					