



Don't fall for health insurance scams!

Five Ways to Protect Yourself from Getting Junk Health Insurance

Health insurance is complicated—which gives scammers an opportunity to take advantage. Don't let it happen to you!

Junk health insurance is a marketing scam. It looks like real insurance, but doesn't provide meaningful coverage. It may seem like the real thing, but when you dig into the details, it's worthless.

Here are five ways to identify junk health insurance and protect yourself when selecting a plan:

1. Watch out for unusually low premiums. If it's too good to be true, it probably is
2. If you have to answer medical questions, it's NOT real insurance
3. Real health insurance plans don't have 'membership fees'
4. Don't fall for aggressive sales tactics. 'Limited time offers' or pressure to sign means something's wrong
5. "Medi-share plans" or "Health Plan Ministries" are NOT real insurance

The only legitimate place to get health insurance is from the Affordable Care Act Exchange in your State:

New York: nystateofhealth.ny.gov

New Jersey: nj.gov/getcoverednj

Connecticut: accesshealthct.com

Pennsylvania: pennie.com

For other states: Go to healthcare.gov for info

If you need help identifying real insurance from junk insurance—or if you need support understanding or enrolling in coverage—we're here to help! Visit us at entertainmentcommunity.org/ahirc