

Today's session is organized by [host organization]. Two types of health insurance enrollment assistance are available. You may meet with either:

An Insurance Agent...

OR

A Healthcare Navigator...

- Is contracted to sell and discuss Marketplace (healthcare.gov) and Medicare insurance plans in the area. View the Marketplace, Medicare, and private insurance companies that the agent is contracted with at www.oci.wi.gov under "Agent Look-up"
 - Is an agent in good standing with Wisconsin Commissioner of Insurance – verify this at www.oci.wi.gov
 - Can help with BadgerCare+ (Medicaid/Forward Health) applications and has undergone the Commissioner of Insurance BadgerCare training.
 - Is appointed, trained, and paid by the insurance company to help you. **DOES receive commissions. Services are FREE.**
 - Has received extensive training by appointed insurance companies on what their Marketplace plans Marketplaces offer, in particular where the actual plans vary from what is showing on Marketplace (healthcare.gov) summary screens.
 - **CAN recommend** or "steer" you toward a specific health insurance plan
- Is not an insurance agent.
 - Is trained and contracted to help you shop for and enroll in Badgercare+ (Medicaid/Forward Health) and Marketplace (healthcare.gov) insurance, but not Medicare or the general private insurance market.
 - Is funded by a federal grant to do Marketplace health insurance enrollment and education
 - Has received extensive training by the federal government and Wisconsin Commissioner of Insurance on health insurance, Badgercare+ (Medicaid/Forward Health) and the Marketplace. Is an expert at the appeals process and resolving Marketplace issues.
 - **DOES NOT receive commissions** for assisting with insurance selections. **Services are FREE**
 - **CANNOT recommend** or "steer" you toward a specific health insurance plan, but can help you understand and compare your options

Please let us know if you prefer to meet with an agent, a navigator, or the first available assister.