
ACA broker FAQ guide

Overview / enrollment

What is the Sidecar Health ACA Plan?

Unlike traditional insurance, which sits between the patient and the doctor, our members pay for care directly. As a result, our members can see any doctor who accepts cash (also called “self pay”) patients and may save more on health care costs. Simply put, Sidecar Health is insurance the way it should be.

Our ACA plans offer all the benefits of other Sidecar Health plans and meet ACA requirements:

- No Total Policy Maximum: Get the coverage you need without an annual maximum coverage amount.
- Preventive care is covered at 100% of your plan’s Benefit Amount regardless of whether you met your deductible.
- All pre-existing conditions are covered.
- All essential health benefits are covered, including maternity and prescription coverage.

Where are Sidecar Health ACA plans available?

Sidecar Health ACA plans are available in all counties in Ohio for 2022.

Do I have to enroll in an ACA Plan by a certain date?

Yes, ACA plans are available during the Open Enrollment Period. The Open Enrollment Period for 2022 coverage is November 1, 2021 to January 15, 2022.

If you have a Qualifying Life Event, you may be eligible for a Special Enrollment Period that allows you to enroll in an ACA plan outside of the annual Open Enrollment Period. These include losing health coverage; changes in your household, such as getting married or divorced, or having a baby; changes in residence; and other qualifying events, such as a change in income that affects the coverage for which you qualify. You can find out more information about Qualifying Life Events [here](#) and Special Enrollment Periods [here](#).

When will my ACA Plan coverage begin once I enroll?

If you enroll during the Open Enrollment Period and pay your first premium on or before December 15, 2022, your coverage will begin January 1, 2022. If you enroll after December 15, 2021 but before the Open Enrollment Period ends on January 15, 2022, and you pay your first premium on or before February 1, your coverage will begin on February 1, 2022.

You can find more information about Open Enrollment Period dates and deadlines [here](#).

If you enroll during a Special Enrollment Period, your coverage start date will begin on the first day of the next calendar month or retroactive to a particular date, after you make your first premium payment, depending on your Qualifying Life Event.

How can I buy a Sidecar Health ACA Plan?

You can buy an ACA plan outside of the Marketplace (Exchange), also known as off-Exchange, directly through Sidecar Health [here](#) or a third-party broker. While these plans are not eligible for government subsidies (APTC and/or cost sharing reductions), there may be more options available, and prices may be different. If you don't qualify for a subsidy on-Exchange, you may find our Silver off-Exchange plan is significantly more affordable than on-Exchange Silver plans. These plans still must follow all the same rules as plans sold through the Marketplace.

You can receive a quote for Sidecar Health ACA plans [here](#) or by calling our Member Care team at 877-553-8246.

Coverage and Benefits

What are my preventive care benefits?

With Sidecar Health ACA plans, preventive care services are covered at 100% of your plan's Benefit Amount regardless of whether your deductible is met. This includes services such as blood pressure and HIV screening for adults, birth control and maternal depression screening for mothers at well-baby visits, and immunizations and well-child visits. You can view a list of services covered as preventive care [here](#).

Please see the [related FAQ](#) regarding preventive services or contact our Member Care team at 877-553-8246 to learn more about using your Sidecar Health ACA Plan to access preventive care services.

If I have an ACA Plan, how do I use my Sidecar Health VISA benefit card to pay for preventive services?

If you have an ACA Plan, preventive care services charged at or below the Benefit Amount are provided at no cost to you regardless of whether you've met your deductible. If you have an ACA Plan and you choose to use your Sidecar Health VISA benefit card to pay for preventive services but have not already met your plan's deductible, when you check-out at your provider's office or are otherwise asked to pay, ask your healthcare provider to call our Member Care team at 877-553-8246. Our Member Care team will verify you received preventive services as part of your visit and will enable the Sidecar Health VISA benefit card to pay for your care without requiring you to meet the deductible. After paying for the preventive service using your Sidecar Health VISA benefit card, you must still submit the itemized medical bill to Sidecar Health so we can adjudicate the claim. You will be responsible to reimburse Sidecar Health the amount the healthcare provider's price exceeds your plan's Benefit Amount for the preventive service, as well as for any non-preventive services received during your visit, if you have not yet met your deductible.

Is there a Total Policy Maximum on the ACA Plan?

No, there is not a total limit for your plan's Benefit Amounts as long as your care is medically necessary and not excluded from coverage as outlined in your policy.

What does medically necessary mean?

We cover services prescribed by a doctor for health reasons, but things like cosmetic and elective procedures may not be covered. Whether something is medically necessary is determined by Sidecar Health. Please refer to your policy for exact details about what procedures and drugs are covered by your plan. If you have any questions about whether a service is medically necessary or covered by your policy, please call our Member Care team at 877-553-8246.

What do Sidecar Health ACA plans NOT cover?

Your plan covers medically necessary procedures, tests, and drugs. Exclusions and limitations include cosmetic and elective procedures. The full list can be found in the policy form.

How long will my ACA Plan coverage last?

Your 2022 ACA plan coverage will last until the end of the 2022 calendar year, December 31, 2022, as long as you pay your monthly premiums as outlined within the policy.

What happens at the end of my ACA Plan policy term?

If you take no action, you will be automatically re-enrolled into the same plan for the following year. You can also pick a different metal tier for your plan during the Open Enrollment Period or, if you qualify, a Special Enrollment Period.

Is a referral required to see a specialist?

No. You can see any licensed doctor you want.

What is the Maximum Out-of-Pocket (MOOP) for my plan?

The Sidecar Health ACA Plan MOOP is the same as the deductible. Once you reach the deductible/MOOP, the plan pays 100% of the Benefit Amount at any provider or pharmacy. However, if you choose to see a provider that charges more than the Benefit Amount, you be billed for the additional charges. If you see a provider that charges less than the Benefit Amount, you keep the difference.

What happens in an emergency?

The Sidecar Health ACA Plans comply with the federal No Surprises Act and Ohio's Surprise Billing laws. In an emergency, you will only be responsible for the deductible/MOOP. You will not be responsible for covered emergency charges that exceed the Benefit Amount.

What happens if I can't find a provider whose price is at or below the Benefit Amount?

When you search for, but cannot find, a provider in your area that charges equal or less than the Benefit Amount, you may contact Sidecar Health's Member Care team (by chat or phone) for help locating a provider. Under our Exceptions Process, Sidecar Health will further facilitate you accessing care at or below the Benefit Amount.

Premiums and Deductibles

What is a premium?

A premium is the amount you pay every month for your Sidecar Health coverage.

What is an ACA Plan deductible?

A deductible is how much you will pay for covered health care services, other than preventative care, before your plan starts to pay. The Benefit Amount(s) the plan would have paid for non-preventive health care services are applied toward your deductible. After you meet your deductible, you will be responsible for expenses over the Benefit Amount, with certain exceptions.

Family deductibles are double the deductible for individual family members. For example, if your primary (individual) deductible is \$2,000, your family deductible is met for all family members as soon as \$4,000 in total eligible Benefit Amount(s) have applied to deductibles across all your family members. The \$4,000 in total eligible Benefit Amount(s) can be met across any combination of at least 2 members on your policy.

Please note: Preventive care is covered at 100% of your plan's Benefit Amount regardless of whether your deductible is met. Benefit Amounts applied to preventive care are not applied to your deductible. Please see the related FAQ regarding preventive services or contact our Member Care team at (877) 553-8246 to learn more about using your Sidecar Health ACA Plan to access preventive care services.

How will you use my credit/debit card or bank account information?

We use your credit/debit card or bank account information to charge you for your premium, and for your portion of any medical costs charged to your Sidecar Health VISA benefit card. Your portion is based on the difference between how much your doctor charges and your Benefit Amount for any covered service.

How do I manage my plan or make changes?

You can manage most aspects of your plan by logging into your Sidecar Health account in the app or website. If you need any assistance, contact our Member Care team at 877-553-8246.

Other ACA plan questions

Does the Sidecar Health ACA Plan meet ACA requirements, including the individual mandate to maintain minimum essential coverage?

Yes, the Sidecar Health ACA Plan is a fully compliant ACA plan. It is a major medical health insurance plan that offers essential health benefits, coverage of preventive services, and coverage for your dependents to age 26. And, while the federal individual mandate penalty is currently \$0, our ACA Plan satisfies that requirement, too.

Why isn't Sidecar Health on [healthcare.gov](https://www.healthcare.gov)?

We're offering our ACA plans off-exchange in 2022. You can purchase your plan directly through [Sidecar Health's website](#).

What is an ACA indemnity plan?

Our ACA indemnity plan is an insurance product that pays fixed Benefit Amounts for medically necessary services regardless of what a medical provider charges, after you reach your deductible. Preventive Services are covered at 100% of the Benefit Amount prior to reaching your deductible. Keep in mind that in most cases, you are responsible for the expenses above the Benefit Amount your plan pays for each service. If the provider's price is higher than the Benefit Amount, you will be required to pay the difference, except in certain circumstances.

How do you protect my health information?

Protecting our members' personal information is extremely important to us. Sidecar Health does not sell your information. Check out our [Privacy Policy](#).

What if I need to cancel my Sidecar Health ACA plan policy?

You can cancel your Sidecar Health ACA Plan policy by calling our Member Care team at 877-553-8246.

IMPORTANT:

Do not cancel your ACA plan unless you know when your new coverage begins. You will not be able to re-enroll in an ACA plan until the next Open Enrollment Period unless you qualify for a Special Enrollment Period.