

HELP4TN



Find legal and social service resources in Tennessee

www.help4tn.org

Affordable Care Act and Health Insurance

Below you will find links to resources that provide information about health insurance in Tennessee. You can also find information on how to seek aid from a lawyer, if needed. Some areas of the state have more information than others. You may wish to look at information from other areas in addition to your own.

National Resources

Need Help Enrolling in a Health Insurance Plan?

There are Enrollment Counselors who can help you enroll for health insurance. You can't be turned down or charged more because of health problems. Assistance is available 24 hours a day at the nationwide Marketplace Consumer Assistance Line:

- Call 800-318-2596
- Or go to www.healthcare.gov

If you're already enrolled through the federal marketplace, you **will** be automatically re-enrolled and **will not** lose your health insurance coverage. **However**, it is recommended that you revisit the marketplace and review your current plan. You may be able to lower your current payment **OR** what you have now may end up costing you more than you thought.

7 Questions to Ask When Buying or Renewing Health Insurance in the Marketplace

This resource from FamiliesUSA provides helpful information on how to choose the best health insurance for you in the marketplace. Additionally, this information can apply whether you are buying or renewing your health insurance.

Statewide Resources

Get Covered Tennessee

If you need assistance with your health insurance, Get Covered Tennessee may be able to help. Find additional resources and learn more about their services at the link above.

Sign up for Legal Aid's Newsletter About the Health Care Law

The Legal Aid Society of Middle Tennessee and the Cumberland sends out newsletters about health care. Click the link above to sign up.

In Person Help In Tennessee

Seedco Consumer Assistance

For assistance with your health insurance from Seedco, call **(866) 720-1711**. You can also contact one of their partner organizations below.

Partner Organizations:

Appalachian Mountain Project Access

423-232-6700 Ext. 103

Family and Children's Services

615-320-0591

Memphis Community Development Council

901-725-3124

Knoxville Area Project Access

865-531-2766

Medical Foundation of Chattanooga

423-622-2872

Porter – Leath

901-577-4090

Easter Seals of Tennessee

731-968-1050

Legal Advice:

TN Free Legal Answers

If you are in Tennessee, the website, Free Legal Answers, allows you to ask a lawyer for help with a legal issue at no cost. It is fast and easy, and all you need is a computer. This is a FREE service for people who cannot afford a lawyer.

How it works:

- You will answer a few questions to see if you qualify for their service. If you qualify, you will have the option to create an account.
- If you are eligible, you can ask their volunteer attorneys a non-criminal legal question.
- Once your question receives a response, you will get an email. You will need to sign into the website to read your response and ask any additional questions.

Visit <https://tn.freelegalanswers.org/> to sign up.

Find Representation:

Statewide Directory

The Statewide Directory provides information regarding Legal Aid Attorneys and other agencies by county in Tennessee.

Still need assistance? Please speak to a librarian at your local library. They may have additional

resources to assist you.

Printed: October 19, 2020

<http://www.help4tn.org/node/306/affordable-care-act-and-health-insurance>

©HELP4TN