

# True United's mission

We focus on helping underserved communities, who often face significant healthcare challenges. By supporting these communities, we create meaningful change through cultural understanding, education, and support.

Whether you already have a health insurance plan or are exploring new options, we are here to support you every step of the way.





At True United,

education, and support.

#### Medicare

Medicare is a federal health insurance program designed to provide coverage for individuals aged 65 and older, as well as those with certain disabilities. Medicare offers different parts that cover hospital care, medical services, and prescription drugs

### What is covered by medicare?

Medicare covers basic healthcare services such as medical services, hospital care, prescription drugs, specialist care, and much more.

### Is medicare the right option for me?

Medicare offers the flexibility to choose between
Original Medicare, Medicare Advantage, or Medicare
Supplement, allowing individuals to select coverage
that best suits their healthcare needs, preferences, and
budget. Each option offers different benefits,
provider access, and costs, helping individuals find
coverage that works best for them.

Medicare networks are generally larger than private insurance networks and offer more provider choices.

Medicare helps low-income individuals with costs through the Low-Income Subsidy, Medicare Savings Programs, and Medicaid, covering premiums, deductibles, and prescriptions.

## Am I qualified for medicare?

- Must be a U.S. citizen, legal resident, or meet immigration requirements.
- Are age 65 or older, or under 65 with a qualifying disability.
- Have paid Medicare taxes for at least 10 years or are married to someone who has.

#### ACA health insurance

ACA health insurance refers to medical coverage established under the Affordable Care Act of 2010 that can help underserved families get access to health insurance. Subsidies and tax credits are available to make coverage free or low-cost for eligible individuals and families.

#### What is covered by ACA health insurance?

ACA health insurance covers basic healthcare services such as medical services, hospital care, prescription drugs, specialist care, and much more.

#### Is ACA health insurance the right option for me?

ACA health insurance plans often offer significant advantages, such as a wider selection of plans, access to a broader network of care providers, and fewer limitations on certain medical services.

ACA health insurance networks typically offer more flexibility in choosing doctors and hospitals, and may have shorter wait times for care, compared to public health insurance networks.

The law provides premium tax credits to help lower costs for households with incomes between 100% and 400% of the federal poverty level.

## Am I qualified for ACA health insurance?

- Must be a U.S. citizen, legal resident, or meet immigration requirements.
- No 5-year waiting period for coverage based on immigration status.



#### State health insurance

State health insurance, also known as Medicaid, is a state-funded health insurance program that can help underserved families get access to health insurance. The program offers free or low-cost coverage for eligible individuals and families, including children.

### What is covered by state health insurance?

State health Insurance covers basic healthcare services such as medical services, hospital care, prescription drugs, specialist care, and more.

### Is state health insurance the right option for me?

State health insurance programs provide comprehensive, free to affordable healthcare coverage for families who need it most. It's a dependable way to secure essential health coverage for individuals and families.

State health insurance plans often have a much smaller network of healthcare providers compared to private health insurance.

## Am I qualified for state health insurance?

- Must be a U.S. citizen, legal resident, or meet immigration requirements.
- Available to individuals with incomes at or below 138% of the federal poverty level.

