

**Important**

Memberships in these categories are not considered individual health insurance and therefore are not subject to the individual mandate. Health insurance plans that are not subject to the individual mandate are not subject to the ACA's rules about guaranteed issue and community rating rules.

# Health Plan Overview

## Health Insurance

Healthcare financing arrangements often are health plans collectively.

Significant differences between the Medicare and Medicaid programs and the private market, Medicare, Medicaid, and Medicaid managed care programs with the community rating for private health insurance in Medicaid and Medicare and Medicaid or Medicaid managed care (Medicaid) programs. However, the cost of insurance is not the same.

Medicare and Medicaid are not plans and therefore do not subject to the individual mandate of the ACA that requires individuals to have health insurance.

## Medicare

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**Ensheng Dong**



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