

FREQUENTLY ASKED QUESTIONS (FAQs)

- Q. How do I know which insurance coverage is right for me?
- A. Parks Insurance Agency has years of experience and will work with you to select the right plan.
- Q. I heard that the insurance is at low or no cost. Where does the funding for this type of insurance come from?
- A. This is the new Affordable Care Act (ACA). Due to Covid 19, the subsidies have been permanently increased, creating free health insurance for many.
- Q. What is the difference between Medicaid and Medicare? How do I know which one I qualify for?
- A. Medicaid is for people under 65, and Medicare is for people over 65. Medicaid approval is minimal. Only 17.8% get approved as of 2021, and 100% of people get approved with Parks Insurance. With Medicare, almost everyone can receive it; however, there is a considerable need for Medicare Supplemental Plans, and Parks Insurance offers those plans for free.
- Q. If I am receiving Medicaid and Medicare and I am unable to work/unable to receive income such as disability, should I still apply for Parks Insurance?
- A. No returning citizens will be on Medicaid when they leave, as the application process, on average, takes 60-120 days for a decision to be made by Medicaid. All returning citizens should fill out the application for Parks Insurance if it is found after release that the returning citizen has been approved for Medicaid and will not be able to work and will not have any income for the next six months. In that case, Parks Insurance will direct the returning citizen to accept Medicaid and contact Parks Insurance if the situation changes.
- Q. If I become employed, what happens to the insurance I received with Parks Insurance?
- A. You can keep your insurance. The representatives at Parks Insurance will contact you quarterly to update your file. However, it is best practice to reach out to us directly at 866-932-7200 and notify us of your new employment.
- Q. What does medical insurance cover?
- A. It covers your doctor's visits, medications, mental health, substance abuse treatment, surgery, nursing home coverage, hospice care, and pregnancy.
- Q. Are dental and vision benefits included with this coverage?
- A. No.
- Q. Can I include my family on my insurance?
- A. Yes. The health plan is still free for your family members.
- Q. Does this insurance cover maternity care?
- A. Yes.
- Q. Is this coverage in all 50 states? What happens to the insurance if I move?
- A. Parks Insurance is certified and suitable in all 50 states and can be provided for anyone who moves to another state. If you move, contact Parks Insurance at 866-932-7200.

- Q. If the individual and their family are approved, and their covered child moves out of state to attend college, will the child still be covered?
- A. Yes, the resident state coverage is still applicable because they are a student.
- Q. Does the insurance renew automatically?
- A. Yes, However, Parks Insurance will reach out to you at renewal time around October every year to make sure the plan doesn't need to be changed to fit your needs.
- Q. Do the insurance premiums increase each year?
- A. No, your premiums will only increase if you significantly increase your yearly income (\$50,000 or more).
- Q. Can I have Parks Insurance instead of what my spouse's company is offering?
- A. Yes, through the ACA, the rules allow this insurance to be available to all.
- Q. How old do I have to be to get medical insurance coverage?
- A. Insurance coverage is available from birth and continues.
- Q. Does this insurance plan cover prescriptions?
- A. All prescriptions are available through these health plans.
- Q. If I become self-employed, will I still be able to maintain the insurance benefits?
- A. Yes, absolutely many of our clients are self-employed.
- Q. Will this insurance cover pre-existing conditions or medications?
- A. Yes, ALL pre-existing conditions and medications are covered.
- Q. Are non-citizens available for coverage, and if so, what type of identification is needed?
- A. Yes, you are still eligible to receive benefits. You must have at least a Tax ID number.
- Q. What if someone does not have a bank account?
- A. There is no need for a bank account as health insurance is free.
- Q. Is there a vast selection of doctors available in the network for me?
- A. All plans have a generous selection of providers. Generally, you will have more than 12 doctors within a 12-mile radius of your location.
- Q. What if an individual does not have an address to receive an insurance card?
- A. The Parks Insurance Agency staff will reach out based on the contact number. If you do not have a physical address when the card arrives, it will be sent to you digitally by cell phone or email.
- Q. Will I be taxed for using the insurance if employed?
- A. No, you will be taxed only if you are not honest when asked about employment during your yearly update as long as you are honest about your income.

- Q. May I enroll in this insurance while I am incarcerated, and if so, when does my coverage start?
- A. No, you may fill out the application and apply to Parks Insurance Agency. However, you will not be officially enrolled until the date of your release from incarceration.
- Q. At what age are my children no longer covered under my insurance policy?
- A. As long as your child is your dependent, the child may stay on this insurance plan with you. If/ When the child is no longer a dependent on your taxes, they can enroll in their own plan with Parks Insurance if they choose to do so. Age is not a factor with this insurance.
- Q. Are my children able to get their own insurance once they are no longer covered and/or eligible under my policy?
- A. Yes, your children are eligible for the same benefits regardless of whether they are a dependent of yours or not.
- Q. After a person is released from jail and is officially enrolled in the insurance, does the person have to obtain employment, within a specific timeframe, after being released from jail/prison to keep the insurance? If a person is not working, can the person keep the insurance?
- A. Yes, for six months. The returning citizens have six months to obtain employment, whether it is self-employment, a W2 job, or finally, either disability or social security, so if they are mowing lawns, painting houses, or doing odd jobs for cash, they are allowed to keep their insurance. Even if there is a gap between employment, the returning citizen will be allowed to keep their insurance.
- Q. What is the difference between the Anthem BlueCross BlueShield Plan offered through the Parks Insurance Agency for inmates and families and the United Healthcare Community Plan of Virginia - Medicaid Administered by United Healthcare of the Mid-Atlantic, Inc.?
- A. Anthem BlueCross BlueShield is a private health care plan accepted by 96% of all doctors and hospitals nationwide. The United Healthcare Community Plan of Virginia is, in fact, Medicaid. This plan is NOT accepted at all hospitals and less than 30% of all primary care doctors. Furthermore, only 17.8% of Americans have been on Medicaid since 2020. About 82% of all Medicaid applications are declined in America. Anthem BlueCross BlueShield, through Parks Insurance Agency, has a 100% acceptance rate of all applications.
- Q. Can an inmate register for the United Community Plan before release?
- A. Yes, it still takes 60 to 120 days for a decision from Medicaid, and the application process requires significantly more time to complete.
- Q. Is the United Community Plan for families like the Anthem BlueCross BlueShield plan?
- A. No, the United Community Plan would require the entire family to apply and go through the waiting period for a decision and would not guarantee coverage for the family. For example, one family member may get approved, and another may not, whereas, with Parks Insurance, everyone is approved 100% of the time.