

# 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](http://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.

## [How to Use Your New Insurance Plan](#)

Find answers to common questions about insurance coverage questions from Healthcare.gov.

on medications are covered by your new insurance here. You can also find out what to do if your This article is from the Health Insurance Marketplace.

## [What Does that Word Mean?](#)

Find definitions to common terms used when dealing with health insurance from Healthcare.gov.

## **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.

### [TennCare](#)

TennCare is the state of Tennessee's managed Medicaid agency. It serves low-income individuals such as pregnant women, children, caretaker relatives of young children and older adults and adults with disabilities.

### [SHIP](#)

The Tennessee State Health Insurance Assistance Program (TN SHIP) is a federally funded program that provides free and unbiased counseling and assistance to Tennessee's Medicare-eligible individuals, their families, and caregivers.

## **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

[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.

Last updated on May 16, 2024.

[TennCare / Health](#)

[Affordable Care Act](#) [Health Insurance Marketplace](#) [Medicaid](#) [Medical Navigator](#)

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