

THE AFFORDABLE CARE ACT AND WHAT IT MEANS FOR YOU

Affordable Health Insurance for Qualified Individuals and Families

What is a Health Insurance Exchange or Marketplace?

A Health Insurance Marketplace or Exchange is a new way that Americans can compare and shop for health insurance in their state. Beginning October 1, 2013 until March 31, 2014, you can sign up. *You may even be able to get help paying for your new insurance.*

How can I enroll?

Starting October 1, 2013, you will be able to sign up online, by phone, by mail, or by fax

Who is eligible for insurance through the Health Insurance Marketplaces?

- You must live in the U.S.
- You must be a U.S. citizen or national, or lawfully present

Beginning January 2014, citizens and legal immigrants will be required to pay a penalty if they do not have qualified health insurance, unless exempt (are eligible for Medicaid or have employer-sponsored insurance).

I am a Medicare Beneficiary. How does the Marketplace affect me?

The Health Insurance Marketplace is for people who do not have insurance. Since you have health insurance through Medicare, you do not need to do anything with the Marketplace.

It is against the law for someone who knows that you are on Medicare to sell you a Marketplace plan.

How much will it cost to enroll?

It doesn't cost anything to apply and learn what coverage options you qualify for, what they will cost, and what financial help you can receive. Once you know your options, you can decide what health insurance plan is best for you and your budget.

How much financial help can I get with the cost of coverage?

If you enroll through a plan through the Health Insurance Marketplace, you may be eligible for financial assistance. The amount of money you would have to pay each month depends on your income. Thankfully, the same application that will be used to determine what coverage options you qualify for will also tell you how much financial help you can get.

What is Medicaid, how is it changing under the new law, and how does that affect my insurance choices?

Medicaid is a health coverage program that exists in every state. States set the rules about who can enroll in Medicaid. In NC, coverage is typically limited to low-income children, their parents, pregnant women, and people with disabilities. Thankfully, the same application will be used to determine eligibility for coverage through the Health Insurance Marketplace, and for Medicaid and the Children's Health Insurance Program (CHIP). The same application will help every member of the household determine what coverage and financial assistance they are eligible to receive.

Gather basic information about your household income.

Most people using the Marketplace will qualify for lower costs on monthly premiums or out-of-pocket costs. To find out how much savings you're eligible for, you'll need income information, like the kind you get on your W-2, current pay stubs, or your tax return.

Start now by gathering Social Security Numbers (or document numbers for legal immigrants), Employer and Income Information, and Policy Numbers for current insurance plans for any household members.

Medicaid Application Requirements

- ✓ Proof of Wages
- ✓ Proof of citizenship such as Birth Certificate
- ✓ Dates of Birth and SSN Numbers for everyone applying for benefits
- ✓ Two proofs residency
- ✓ North Carolina ID
- ✓ Unpaid medical bills
- ✓ Proof of any liquid resources such as bank accounts, Certificate of Deposit, etc...

Who is Eligible for Financial Assistance to Help Cover the Cost of Premiums?

The chart below provides income amounts for various household sizes in the 100-400% range of the Federal Poverty Level. Qualified households within these ranges will be eligible for tax credits to help pay for insurance premium costs:

Household Size	100%	133%	150%	200%	300%	400%
1	\$11,490	\$15,282	\$17,235	\$22,980	\$34,470	\$45,960
2	15,510	20,628	23,265	31,020	46,530	62,040
3	19,530	25,975	29,295	39,060	58,590	78,120
4	23,550	31,322	35,325	47,100	70,650	94,200
5	27,570	36,668	41,355	55,140	82,710	110,280
6	31,590	42,015	47,385	63,180	94,770	126,360

FOR MORE INFORMATION, VISIT: WWW.HEALTHCARE.GOV

QUESTIONS? CALL 1-800-318-2596

To schedule an appointment for in-person assistance in your area, call (toll free):

1-855-733-3711