



Health Insurance Marketplace 101

The Marketplace is open!

Find health care options that meet your needs and fit your budget.



November 2013

The Health Care Law

- In March 2010, President Obama signed the Affordable Care Act into law allowing



- Young adults up to age 26 to stay on their parents' plan
- Additional drug coverage for people with Medicare
- More free preventive services
- Lifetime limits removed from health insurance
- And more starting January 1, 2014

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The Marketplace...

- It's a way to shop for health coverage
 - Simplifies the search
 - With one streamlined application an individual or family can explore every qualified insurance plan in the area
- Most people are able to get a break on costs
 - 90% of people who are currently uninsured will qualify for savings on health insurance
- Clear options with apples-to-apples comparisons
 - All health insurance plans in the Marketplace present their price and benefit information in plain language

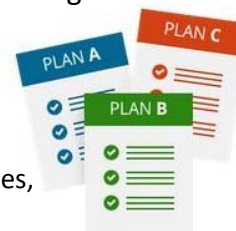
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Qualified Health Plans Cover Essential Health Benefits

- Essential Health Benefits include at least these 10 categories
 - Ambulatory patient services
 - Emergency services
 - Hospitalization
 - Maternity and newborn care
 - Mental health and substance use disorder services, including behavioral health treatment
 - Prescription drugs
 - Rehabilitative and habilitative services and devices
 - Laboratory services
 - Preventive and wellness services and chronic disease management
 - Pediatric services, including oral and vision care (pediatric oral services may be provided by stand-alone plan)



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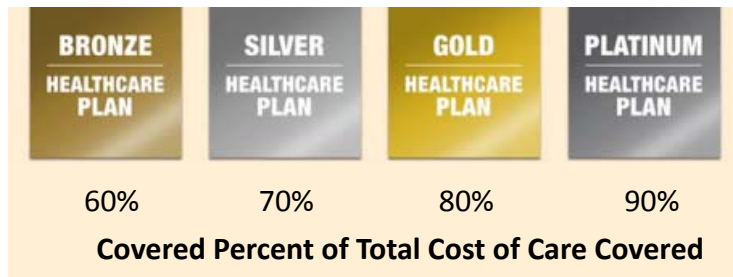
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Plan Levels of Coverage

Lowest Premiums
Highest Out-of-Pocket Costs

Highest Premiums
Lowest Out-of-Pocket Costs



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Eligibility in the Individual Marketplace

- Marketplace eligibility requires you to
 - Live in its service area, and
 - Be a U.S. citizen or national, or
 - Be a non-citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought
 - Not be incarcerated
 - Can apply for Marketplace if pending disposition of charge
 - Can apply for Medicaid/CHIP at any time

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Lower Premium Costs

- A refundable or Advanced Premium Tax Credit (APTC) lowers the cost of Qualified Health Plans
- Eligibility is based on
 - Household income, and family size (at end of year)
 - Income between 100% to 400% of the federal poverty level (FPL) (\$23,550 – \$94,200 for a family of four in 2013)
 - Obtaining qualified health insurance through the Marketplace
 - Ineligibility for government-sponsored coverage, affordable employer-sponsored insurance, or certain other minimum essential coverage

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Who is Eligible for a Cost-Sharing Reduction?




- Eligibility for reduced cost sharing is based on
 - Income at or below 250% of the FPL (\$58,875 annually for a family of four in 2013)
 - Receiving the Premium Tax Credit
 - Enrollment in a Marketplace Silver-level plan
- Members of Federally-recognized Indian Tribes
 - No cost sharing if income is <300% FPL

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Starting in 2014, everyone must either:

<p>1. Have Minimum Essential Coverage</p>  <p>They are already covered and don't need to do anything.</p> <p style="font-size: small;">November 2013</p>	<p>OR</p> <p>2. Have a Coverage Exemption</p>  <p>They don't have to get coverage and won't have to pay a fee for not having coverage.</p> <p style="font-size: small;">Health Insurance Marketplace 101</p>	<p>OR</p> <p>3. Pay a fee (Shared Responsibility Payment)</p>  <p>They should consider getting coverage. If they don't, they will pay a fee.</p> <p style="text-align: right; font-size: small;">9</p>
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1. What is Minimum Essential Coverage?

- If you have coverage from any of the following, you are covered and **don't have to do anything**
 - Employer-sponsored, including COBRA and retiree coverage
 - Medicare
 - Medicaid
 - Children's Health Insurance Program (CHIP)
 - Marketplace Coverage
 - Individual Coverage (outside the Marketplace)
 - TRICARE or certain types of VA coverage



About 85% of Americans already have Minimum Essential Coverage.

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2. Who can get a coverage exemption and not have to pay a fee?

- You may get a coverage exemption if you
 - Are conscientiously opposed (religious conscience)
 - Are a member of a recognized health care sharing ministry
 - Are a member of a Federally recognized Indian tribe
 - Don't make the minimum income required to file taxes
 - Have a short coverage gap (<3 consecutive months)
 - Suffered a hardship
 - Did not have access to affordable coverage (cost of available coverage >8% of household income)
 - Were incarcerated (unless pending disposition of charges)
 - Were not lawfully present

EXEMPT

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3. You May Pay a Fee

- You may pay a fee when you file your 2014 Federal tax return in 2015 (and thereafter)
 - If you don't have minimum essential coverage, and
 - You don't qualify for an exemption
- Paying the fee does not provide health coverage



Less than 2% of Americans are expected to have to pay the fee.

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When You Can Enroll in the Individual Market

- Marketplace Initial Open Enrollment Period
 - October 1, 2013 - March 31, 2014
- Annual Open Enrollment Periods
 - 2014 and beyond, October 15 - December 7
- Special Enrollment Periods
 - Available in certain circumstances during the year

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4 Ways to Get Marketplace Coverage

Over the phone

Call the Marketplace Call Center at **1-800-318-2596**. TTY users should call **1-855-889-4325**. A customer service representative can help you apply and enroll over the phone.



Online

Visit HealthCare.gov to apply and enroll on the web.



In-person help

Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit Localhelp.HealthCare.gov, or call the Marketplace Call Center.



Paper application

If you don't have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from HealthCare.gov.



In Person Assistance

- Marketplace in person help is available
 - Certified Assisters
 - Navigators
 - Non-Navigator assistance personnel
 - Certified Application Counselors
 - Agents and brokers
 - To find assistance in your area, go to Localhelp.HealthCare.gov



Visit Marketplace.cms.gov for information on your organization becoming a Champion for Coverage

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Marketplace and People With...

- Medicare
 - Medicare isn't part of the Marketplace so you don't need to do anything
- COBRA
 - You can drop COBRA and enroll in the Marketplace
 - During the Marketplace Open Enrollment Period
 - Within 60 days of COBRA expiring (Special Enrollment Period)
- Pre-existing Condition Insurance Plan (PCIP)
 - Ends December 31, 2013
 - Need to apply for Marketplace coverage by December 15, 2013, to avoid a break in coverage (no automatic transition)

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Want more information about the Marketplace?

- Stay Connected
 - Sign up to get email and text alerts at HealthCare.gov/subscribe
 - CuidadoDeSalud.gov for Spanish
 - Updates and resources for partner organizations are available at Marketplace.cms.gov
 - [Twitter@HealthCareGov](https://twitter.com/HealthCareGov)
 - [Facebook.com/Healthcare.gov](https://www.facebook.com/Healthcare.gov)