



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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Plan Levels of Coverage

Lowest Premiums Highest Out-of-Pocket Costs		Highest Premiums Lowest Out-of-Pocket Costs	
BRONZE HEALTHCARE PLAN	SILVER HEALTHCARE PLAN	GOLD HEALTHCARE PLAN	PLATINUM HEALTHCARE PLAN
60%	70%	80%	90%
Covered Percent of Total Cost of Care Covered			

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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>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>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>
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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.

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

- You may get a coverage exemption if you EXEMPT
 - 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

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.

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

<p>Over the phone</p> <p>Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-809-4325. A customer service representative can help you apply and enroll over the phone.</p> 	<p>Online</p> <p>Visit HealthCare.gov to apply and enroll on the web.</p> 
<p>In-person help</p> <p>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.</p> 	<p>Paper application</p> <p>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.</p> 

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In Person Assistance

- Marketplace in person help is available
 - Certified Assistors
 - 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://facebook.com/Healthcare.gov)

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