

Health Insurance Marketplace Information

The Health Resources and Services Administration

The Health Resources and Services Administration (HRSA), an operating division of the U.S. Department of Health and Human Services, is the primary Federal agency for improving access to health care services for people who are uninsured, isolated or medically vulnerable.

A priority for HRSA has been the implementation of the Affordable Care Act. Through the Affordable Care Act, HRSA has been able to increase access to primary care, strengthen the health care workforce, expand Maternal and Child Health programs, broaden access to 340B drug discounts, and much more

For additional information go to - <http://www.hrsa.gov/gethealthcare/index.html>

Find a Health Center

HRSA supporter health centers have a long history of providing eligibility assistance to patients and delivering high-quality, primary health care services in communities across the nation. HRSA health centers care for you, even if you have no health insurance. You pay what you can afford, based on your income. Health centers provide:

- Checkups when you're well
- Treatments when you're sick
- Complete care when you're pregnant
- Immunizations and checkups for your children
- Dental care and prescriptions drugs for your family
- Mental health and substance abuse care if you need it
- Assistance in enrolling in affordable health insurance

Health centers are in most cities and many rural areas. Here is the website link to "Find Health Centers"

http://findahealthcenter.hrsa.gov/Search_HCC.aspx

Open Enrollment Starts November 15, 2014

Open Enrollment for 2015 starts November 15, 2014. Until then, you can get ready by learning about the Marketplace, seeing if you may qualify for savings, downloading an application checklist, and more.

- **Need a general overview of the Marketplace?** Start with our [quick guide to the Marketplace](#) and we'll lay out your next steps.
- **Wondering if you qualify for savings on a Marketplace health insurance plan or Medicaid?** Check out our [quick chart](#), which shows income ranges that qualify for savings in 2015.
- **Want to get timely email and text message reminders and important Marketplace information?** We'll let you know as soon as 2015 plans and prices are available. [Sign up for Marketplace emails](#).
- **Want to get ready to fill out your application starting November 15?** Use [this checklist to gather the documents you'll need to apply \(PDF\)](#).

How to Stay Covered

Before November 15, 2014 those already enrolled through the Marketplace will get two important notices about their health coverage. One will come from the health insurance company. One will come from the Marketplace. These notices help you understand your choices for 2015, so it's important to review them carefully and keep them in a safe place.

[Learn more about these notices](#).

To make it as simple as possible for you to choose the plan that best fits their needs and budget. The consumer tested 5-step process includes:

- **Review:** Plans change, people change – review your coverage and look for a letter from your plan about how your benefits and costs may change next year,
- **Update:** Starting November 15, log in and update your 2015 application - make sure your household income and other information is up-to-date for next year,
- **Compare:** Compare your current plan with other plans that are available in your area,
- **Choose:** Select the health plan that best fits your budget and health needs, and
- **Enroll:** The marketplace opens on November 15, make sure to review, update, compare and choose by December 15 to have any changes take effect on January 1. Contact your plan after you've enrolled and make sure you pay your first month's premium.

Getting coverage outside of Open Enrollment

Before November 15, 2014, you can enroll in a Marketplace health plan **only** if you qualify for a [Special Enrollment Period](#). Any plan you enroll in before November 15, 2014 ends December 31, 2014. [Find out if you qualify for a Special Enrollment Period](#) or [view plans and prices for coverage ending December 31, 2014](#).

If you know you qualify for a Special Enrollment period, you can [create an account and apply right now](#).

You can apply for Medicaid and the Children's Health Insurance Program (CHIP) any time. Learn how to apply through your state agency by [visiting our Medicaid page and choosing your state](#). You can also apply by filling out a Marketplace application. If you want to do that, [find out if you may qualify and start an application](#).

Important: Members of federally recognized tribes and Alaska Native shareholders can enroll in Marketplace coverage any time of year. There is no limited enrollment period for these groups, and they can change plans as often as once a month.

Exemptions

Most people must have health coverage or pay a fee (also known as "the penalty," the "individual shared responsibility payment," or the "individual mandate"). Under some circumstances, you won't have to make the payment. This is called an "exemption."

You may qualify for an exemption from the penalty for not being insured if:

- You're uninsured for less than 3 months of the year
- The lowest-priced coverage available to you would cost more than 8% of your household income
- You don't have to file a tax return because your income is too low ([Learn about the filing](#))
- You're a member of a [federally recognized tribe](#) or eligible for services through an Indian Health Services provider
- You're a member of a recognized health care sharing ministry
- You're a member of a recognized religious sect with religious objections to insurance, including Social Security and Medicare
- You're incarcerated (either detained or jailed), and not being held pending disposition of charges
- You're not [lawfully present](#) in the U.S.
- You qualify for a [hardship exemption](#)

The Fee You Pay if You Don't Have Coverage

If you or your dependents don't have insurance that qualifies as [minimum essential coverage](#) you'll pay either a percentage of your household income or a flat fee -- whichever is higher.

If you don't have coverage in 2015, you'll pay the **higher** of these two amounts:

- **2% of your yearly household income.** (Only the amount of income above the tax filing threshold, about \$10,000 for an individual, is used to calculate the penalty.) The maximum penalty is the national average premium for a bronze plan.
- **\$325 per person for the year (\$162.50 per child under 18).** The maximum penalty per family using this method is \$975.

If you didn't have coverage in 2014, you'll pay one of these two amounts when you file your 2014 federal tax return:

- **1% of your yearly household income.** (Only the amount of income above the tax filing threshold, about \$10,000 for an individual, is used to calculate the penalty.) The maximum penalty is the national average premium for a bronze plan.
- **\$95 per person for the year (\$47.50 per child under 18).** The maximum penalty per family using this method is \$285.

Small business insurance for employees

Businesses can begin offering coverage to their employees any time. There's no limited enrollment period.

- If your business has 50 or fewer full-time equivalent (FTE) employees, you can use the Small Business Health Options Program (SHOP) Marketplace to offer coverage to your workers.
- If you offer SHOP coverage and have fewer than 25 employees, you may be able to get a [Small Business Health Care Tax Credit](#).

Learn more about the [SHOP Marketplace](#) and other [topics of interest to business owners](#).

If you're [self-employed](#), with no employees, you can get coverage for yourself and your family through the Health Insurance Marketplace. You will not use the SHOP Marketplace.

More Information: <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#part=2>

From Coverage to Care

From Coverage to Care is an initiative to help people with new health care coverage understand their benefits and connect to primary care and the preventive services that are right for them, so they can live a long and healthy life. We have developed written [resources](#), [videos](#), and provided ways to [connect](#) with us. We encourage you to share these resources with consumers, and help them on their journey from coverage to care. We also hope you share information about local resources during your conversations, to help individuals know where and how to access care in your community.

Resources

- <http://healthcare.gov>
- <http://findahealthcenter.hrsa.gov>
- <https://www.healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment/#part=2>
- <http://marketplace.cms.gov/help-us/c2c-roadmap.pdf>
- <http://www.hrsa.gov/gethealthcare/index.html>