

## FAMILY HOUSEHOLD

### Affordable Care Act - Health Insurance Marketplace Open Enrollment is November 1 to December 15, 2017

**Enroll or re-enroll by December 15<sup>th</sup> for coverage to begin 1/1/18**

- Enroll in-person with free help from an Assister or Navigator (*turn over for a list*)
- Online at [www.healthcare.gov](http://www.healthcare.gov) -- Before applying and enrolling you can view and compare plans and prices by using their estimator tool [www.healthcare.gov/see-plans/](http://www.healthcare.gov/see-plans/)
- Over the phone 24/7 through The MarketPlace call center at 1-800-318-2596

**Why get health insurance?** No one plans on getting sick or hurt. Having coverage ensures that you are prepared no matter what happens with your health. Health insurance protects you from unexpected high medical costs and allows you to get free preventive care to help you stay healthy.

### 85% of people in Maine received some financial assistance in 2017

There are two types of assistance and many people get both:

1. **Premium Tax Credits:** This subsidy lowers the cost of the monthly Premium the consumer pays to the insurance company. Offered to those between 100% -400% Federal Poverty Level (FPL).
2. **Cost Sharing Reductions (CSR):** A discount that lowers the amount the consumer pays for deductibles, copayments, and coinsurance. It also lowers the out-of-pocket maximum — the total amount consumer pays for medical services per year. **Must enroll in a Silver level plan to get CSR benefit.** Offered to those under 250% FPL.

**A Silver level plan is often the best option for someone with a household income below 250% FPL because of the Cost Sharing Reductions.**

**Insurance is required if household income is above 138% FPL. (If your income is below 100% FPL, you are not eligible for financial assistance in the Health Insurance Marketplace, but you may be eligible for help with medical expenses through Hospital Freecare, MedAccess, or CarePartners.)**

- **Avoid a tax penalty of \$695 per adult and \$347 per child by getting coverage.**

2018 Health Insurance Marketplace			
Household Size	Income is <u>below</u> 100% FPL	Income between 100% FPL – 138% FPL	Income is at or above 138% FPL
	NOT eligible for assistance*	OPTIONAL (No Penalty) Free Bronze Plan!	REQUIRED (Penalty)
1 monthly yearly	\$1,005 \$12,060	\$1,005 - \$1,387 \$12,060 - \$16,643	\$1,387 \$16,643
2 monthly yearly	\$1,354 \$16,240	\$1,354 - \$1,868 \$16,240 - \$22,411	\$1,868 \$22,411
3 monthly yearly	\$1,702 \$20,420	\$1,702 - \$2,349 \$20,420 - \$28,180	\$2,349 \$28,180
4 monthly yearly	\$2,050 \$24,600	\$2,050 - \$2,829 \$24,600 - \$33,948	\$2,829 \$33,948

\*Lawfully present immigrants with a household income below 100% FPL who are not eligible for MaineCare based on immigration status may be eligible for Premium Tax Credits and Cost Sharing Reductions.

**About the Plans:** Community Health Options and Harvard/Pilgrim offer plans in Maine. Plans are in metal categories: Bronze (highest deductible/ lowest cost per month (premium), Silver, Gold. All plans cover essential health benefits and pre-existing conditions. Preventive care (such as annual wellness check-up and cancer screenings) is covered with zero co-pay.

**Rates are Going Up in 2018:** But so too are the Subsidies. The Affordable Care Act (ACA) is designed to minimize the impact of rate increases for low-income consumers. The subsidy you receive will off-set the rate increase if your annual income is below 400% FPL (\$48,240 for single-person household).

- If your annual income is between 100% - 225% FPL (\$12,060 - \$27,135 for single-person household) you can get a Bronze level plan for zero dollars/no monthly premium.

**During the rest of the year, you may qualify for a Special Enrollment Period**

- Loss of health insurance or other life-changing event (e.g. married, had a baby, moved).
- Typically have 60 days after the loss of coverage/life event to enroll through SEP.

**Free Help applying and enrolling is available locally**

**Cumberland County:**

Opportunity Alliance 523-5045  
Maine Medical Center/Care Partners 662-2364 or 1-877-626-1684  
Greater Portland Health 874-2141 ext. 5058

**York County:**

Nasson Health Care 459-2989 or 608-4466  
MedAccess 294-8143 or 1-877-275-1787

**Oxford County:**

Western Maine Community Action 1-855-806-7333  
MedAccess 393-3107 or 1-877-275-1787

**Lincoln County:**

Midcoast Maine Community Action 1-800-221-2221  
Maine Lobsterman's Association 967-4555  
Care Partners & Med Access 563-4120 or 1-877-626-1684

**Knox County:**

ClaimAid at Pen Bay Healthcare 921-8271  
Maine Lobsterman's Association 967-4555  
Care Partners -- Pen Bay 921-3967 or 1-877-626-1684

**Waldo County:**

Waldo Community Action Partners 1-877-930-7351  
Care Partners 930-2644 or 1-877-626-1684

**Franklin County:**

Healthy Communities Coalition 779-3136  
Western Maine Community Action 1-855-806-7333

**Kennebec County:**

MaineGeneral Medical Center – Waterville & Augusta 1-877-255-4680, option 3  
Kennebec Valley Community Action 1-800-542-8227  
Kennebec County Care Partners: Augusta 626-1684, Waterville 872-4697