

SINGLE-PERSON HOUSEHOLD

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

Enroll or re-enroll by **December 15th** 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 -- Before applying and enrolling you can view and compare plans and prices by using their estimator tool www.healthcare.gov/see-plans/
- Over the phone 24/7 through The MarketPlace call center at 1-800-318-2596

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

There are two types of assistance:

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% FPL.
2. **Cost Sharing Reductions (CSR):** Often called “extra savings.” 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.

Insurance is **REQUIRED** if household income is greater than 138% FPL

- Avoid a possible tax penalty of 2.5% of your income or \$695 per adult, whichever is greater by getting coverage.

If single-person household & yearly income is:		
Under 100% FPL (\$12,060)	Not Eligible for Subsidy* Insurance Not Required	Use Freecare/MedAccess/Care Partners
Between 100%-138% FPL (\$12,060-\$16,643)	Insurance is Optional	Big Subsidy and CSR/ No Penalty
Between 138%-400% FPL (\$16,643-\$48,240)	Insurance is Required	Subsidy and CSR (if under 250% FPL)/Penalty if do not enroll.
Over 400%FPL (\$48,240)	Insurance is Required	Penalty if do not enroll. No financial Assistance.

* 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.

Two companies will be offering plans in Maine: Community Health Options and Harvard/Pilgrim

Plans are in Medal 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

There will be double-digit increases in the MarketPlace plans for 2018. The Affordable Care Act (ACA) is designed to minimize the impact of this change on low-income consumers. [Premium Tax Credits \(PTCs\)](#) help absorb these premium increases.

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

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 1-877-255-4680, option 3

Kennebec Valley Community Action 1-800-542-8227

Kennebec County Care Partners: Augusta 626-1684, Waterville 872-4697