

# HEALTHCARE ENROLLMENT BASICS

[www.healthcare.gov](http://www.healthcare.gov)

## What is the Health Insurance Marketplace?

If you don't have insurance, you have been denied insurance in the past, or you just want to explore new options, the Health Insurance Marketplace will give you more choice and control over your health coverage.

## How do the changes in insurance benefit me?

- All plans must include a wide range of new benefits including wellness visits, preventative tests, hospital visits, pregnancy and more.
- Pre-existing conditions will no longer affect eligibility or cost of your insurance.
- You can't be denied health coverage based on health status.
- Young adults can stay on their parents plan until 26.
- Your coverage can't be dropped if you are sick.
- Health Insurers can't place lifetime or yearly limits on your coverage.

## What is the cost?

- The cost of the insurance works on a sliding scale based on your income.
- When you apply for the marketplace you'll find out if you qualify for:
  - Free or low-cost coverage from Medicaid
  - Free or low-cost coverage for children from Children's Health Insurance Program (MI-Child)
  - Assistance with premium costs through tax subsidies

## Health Insurance Marketplace "Key Dates"

**October 1, 2013 - March 31, 2014**

Marketplace open enrollment period

## What if I already have insurance through my employer or I have Medicare?

- If you currently have insurance through your employer or have Medicare you do not need to do anything.

## What do I need to sign up?

- \* Social Security Numbers (or document numbers for immigrants).
- \* Employer and income information for every member of your household who needs coverage (pay stubs or W-2 forms – Wage and Tax Statements).
- \* Policy numbers for any current health insurance plans covering anyone in your household.

## What if I don't currently have coverage and don't sign up?

- If you don't obtain coverage or an exemption by March 31, 2014 you must pay a fee on your federal income tax return for every month you are without health insurance.
- In 2014 the fee is \$95 per adult (\$47.50 per child) or 1% of income, whichever is higher. The family max is \$285. The fees increase each year.

## Additional HELP with enrollment and questions:

### Lead Regional Navigator

Summit Pointe: **269-441-6500**

Can answer questions and make referrals for in-person assistance in Kalamazoo County.

### Local Resources and Enrollment Event Calendar

[www.enrollkalamazoocounty.com](http://www.enrollkalamazoocounty.com)

### National Resources

Explore plans, eligibility, and enroll directly via the website: [www.healthcare.gov](http://www.healthcare.gov)

Receive additional assistance by calling: **1-800-318-2596**