

## Getting Covered in the Health Insurance Marketplace

### Who's Eligible?

- Uninsured
- Self-insured
- Seniors not eligible for Medicare
- Laid-off workers who do not take COBRA
- Workers whose premiums cost more than 9.5% of household income
- Must be a U.S. citizen or lawfully present immigrant

### What's Needed to Apply?

- Social Security Numbers (and document numbers for legal immigrants)
- Employer and income information for every member of the household (recent paystubs, W2 forms or last year's taxes)
- Information about current offers of coverage through a job

### How do I Apply?

- Online at [www.pennie.com](http://www.pennie.com)
- Over the phone with Pennie at (844) 844-8040
- Free, in-person help from a navigator at (877) 570-3642

There are four levels of coverage. These levels represent how much your insurance company pays toward your care. All plans regardless of level cover the same things with the same quality.



Only three things change premium costs:



All plans in the Health Insurance Marketplace are private health insurance plans that cover the essential health benefits:

### Essential Health Benefits

- Outpatient (Ambulatory) Services
- Emergency Services
- Prescription Drugs
- Hospitalization
- Laboratory Services
- Maternity & Newborn Care
- Mental Health & Substance Use Disorder Services
- Rehabilitative & Habilitative Services & Devices
- Pediatric Services including Oral & Vision Care
- Preventative, Wellness & Chronic Disease Management Services

### Examples

- Visits to the doctor, specialists, minor surgeries, X-rays
- Broken bones, heart attacks, emergency room visits
- High blood pressure medicine, insulin, antibiotics, birth control pills
- Overnight or multiple day stays in a hospital
- Blood tests, urine tests, biopsies
- Care before & after the birth of a baby
- Counseling for depression, alcohol & drug abuse treatment
- Physical therapy, speech therapy, occupational therapy
- Children's checkups, shots, teeth cleaning and eye exams
- Yearly physicals, flu shots, gynecological exams, assistance with diabetes, asthma

**Number of People in Household:**

(Must match the number of people on your Federal tax return)

1                      2                      3                      4                      5                      6

<p><b>Advance Premium Tax Credits</b> (Reduce your premium, the monthly amount you pay to the insurance company)</p>	<p>You may qualify for <u>lower premiums</u> on a Marketplace insurance plan if your yearly income is:</p>	<p>Above \$20,120</p>	<p>Above \$27,214</p>	<p>Above \$34,307</p>	<p>Above \$41,400</p>	<p>Above \$48,493</p>	<p>Above: \$55,586</p>
<p><b>Cost Sharing Reductions</b> (Reduce your out-of-pocket expenses, like deductibles, co-payments, and co-insurance, the expenses you pay when you get care)</p>	<p>You may qualify to have your insurer cover <u>94% of your out of pocket expenses</u> if your yearly income is between</p>	<p>\$18,774 \$20,835</p>	<p>\$25,268 \$27,465</p>	<p>\$31,781 - \$34,545</p>	<p>\$38,295 - \$41,625</p>	<p>\$44,809 \$48,705</p>	<p>\$51,322 \$55,785</p>
	<p>You may qualify to have your insurer cover <u>87% of your out of pocket expenses</u> if your yearly income is between</p>	<p>\$20,836 \$27,180</p>	<p>\$27,466 \$36,620</p>	<p>\$34,546 - \$46,060</p>	<p>\$41,626 - \$55,500</p>	<p>\$48,706- \$64,940</p>	<p>\$55,786 \$74,380</p>
	<p>You may qualify to have your insurer cover <u>73% of your out of pocket expenses</u> if your yearly income is between</p>	<p>\$27,181 \$33,975</p>	<p>\$36,621 - \$45,775</p>	<p>\$46,061 \$57,575</p>	<p>\$55,501 - \$69,375</p>	<p>\$64,941 - \$81,175</p>	<p>\$74,381 - \$92,975</p>
<p><b>HealthChoices</b> (Health coverage option through Medicaid Expansion)</p>	<p>You may qualify for <u>no premium and low out of pocket expenses</u> if your yearly income is:</p>	<p>Below \$20,120</p>	<p>Below \$27,214</p>	<p>Below \$34,307</p>	<p>Below \$41,400</p>	<p>Below \$48,493</p>	<p>Below \$55,586</p>
<p><b>Medical Assistance for Workers with Disabilities</b> (For those with special health needs and income higher than the limit for HealthChoices who meet other requirements)</p>	<p>You may qualify for <u>a low premium and low out of pocket expenses</u> if your yearly income is:</p>	<p>Below \$36,450 Below \$72,900 if all income is earned</p>	<p>Below \$49,300 Below \$98,600 if all income is earned</p>	<p>The incomes to the left are for you, or you and a spouse who lives with you. Half of your <u>earned</u> income from work does not count. This means that if you are making \$20,000 at a job, only \$10,000 counts toward the number on the left. You cannot have more than \$10,000 in savings. You need a special health need. Call us to see if you qualify.</p>			