

www.ncapa.org



WHERE TO GO

Online: www.healthcare.gov

Phone: **ACA Scheduler** (to make an appointment with a Navigator or a Certified Application Counselor to assist with application/enrollment):
1-855-733-3711

ACA Call Center (healthcare.gov):
Individual consumers: **1-800-318-2596** (24/7 in multi languages)
Small businesses: **1-800-706-7893** (M-F, 9-7)

VETERANS ADMINISTRATION: **1-800-827-1000**

SOCIAL SECURITY ADMINISTRATION: **1-888-759-3908**

MEDICARE (Seniors' Health Insurance Information Program): **1-800-443-9354**

MEDICAID (DHHS): **1-919-855-4800**

CHIP (NC HEALTH CHOICE, DHHS): **1-919-855-4800**

NC DEPT OF INSURANCE: **1-800-546-5664**

BLUE CROSS/BLUE SHIELD: **1-800-324-4973**

COVENTRY HEALTHCARE: **1-855-449-2889**

LOCAL COMMUNITY HEALTH CENTERS

LEGAL AID OF NC

ALCOHOL & DRUG COUNCIL OF NC

MDC/The Benefit Bank

LOCAL LIBRARIES

COMMUNITY COLLEGES

In Person: Call ACA Scheduler to make an appointment

By Mail: Call ACA Call Center to get an application sent to you

www.ncmedsoc.org

Presented as a public service announcement by the North Carolina Academy of Physician Assistants and the PA Section of the North Carolina Medical Society.



Your **AFFORDABLE**
HEALTH INSURANCE
Resources

TAKE A LOOK!

DO I HAVE TO PURCHASE INSURANCE? YES. IT IS THE LAW.

Most people must have health coverage in 2014 or pay a fee on your taxes. Some people may qualify for an exemption to this fee. You are already considered covered if you have Medicare, Medicaid, NC Health Choice, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, Veteran's Administration (VA) Coverage, or some other health coverage.

WHAT DO I NEED TO APPLY?

- **Social Security Number (SSN)**
(or document numbers for legal residents) for everyone in your household who needs coverage.
- **Employer and Income Information**
(for example, pay stubs, W-2 forms) for all in your household who need coverage.
- **Detailed information about your employer's insurance** (if offered).

WHAT WILL YOU BE EXPECTED TO PAY?

Premium – the money you pay the insurance company every month or pay period.

Deductible – the amount you have to pay for healthcare each year before the insurance company starts paying.

Co-Pay/Co-Insurance – the money you may have to pay “out-of-pocket” for each service you receive.

Out-of-Pocket Limit – the most you have to pay each year, after which the insurance company pays for all covered costs.

- * You may qualify for help paying out-of-pocket costs.
- * Tax credits may help you pay your premiums.

WHO CAN APPLY?

US Citizens, nationals, or legal residents

- Living in the service area
- Not incarcerated

With no other insurance or inadequate insurance

HOW CAN I APPLY?

You can apply online, in person, by phone, or through the mail.

HOW MUCH DOES IT COST?

Cost will be based on household size and income.

After you fill out a Marketplace application, you will learn if you qualify for private insurance plans, Medicaid or the Children's Health Insurance Program (CHIP). You may be eligible for financial help (**subsidized coverage**) if:

- You do not qualify for public coverage like Medicaid
- You have no “affordable” employer coverage
- Your income is less than \$45,960 if you are single, or up to less than \$94,200 for a family of 4 (Larger families have larger upper limits.)



ABOUT THE ACA (OBAMACARE) - PPACA – THE PATIENT PROTECTION & AFFORDABLE CARE ACT OF 2010

Provides:

- Subsidized private coverage for incomes up to \$94,200 for a family of 4
- Removes pre-existing conditions for children and adults
- Covers preventative services at \$0 copay
- Children can be covered to age 26 on parents' plan
- Guaranteed coverage – you cannot be denied
- All “essential benefits” are covered in non-grandfathered plans
- 66% of currently uninsured will qualify for discounts or free health insurance

WHO OFFERS PLANS?

- Private insurance companies
- Marketplace
 - Blue Cross/Blue Shield
 - Coventry Healthcare

DEADLINES

Open enrollment ends **March 31, 2014**, then begins again November 15, 2014. Otherwise, you must have a “qualifying event” to enroll at other times.

KEY POINT TO REMEMBER – Purchase from the Marketplace is not required to obtain coverage, *BUT* The Marketplace is the *only* place to get tax credits for premiums and cost-sharing reductions!