

Have You Recently Lost Health Insurance?

www.enrollva.org

If you've recently lost or are about to lose your health insurance coverage, you may be eligible for a Special Enrollment Period to apply for a private policy through the Marketplace.

What is a Special Enrollment Period (SEP)?

The **Open Enrollment** to apply for health insurance through the Marketplace is from **November 1, 2020 through December 15, 2020**. People who experience a change in life circumstance outside of Open Enrollment may be eligible for a 60-day Special Enrollment Period to apply for Health Insurance through the Marketplace. Qualifying events include:

- Loss of previous health insurance due to:
 - Loss of job or leaving a job
 - Turning 26 and aging off your parent's plan
 - Expiration of COBRA
 - Employer no longer offers coverage, or it is no longer affordable
- Retiring before age 65

Questions? FREE in-person help is available! Call **1-888-392-5132** or go to <http://www.enrollva.org/get-help/> to find a local assister.

Important Facts about the Health Insurance Marketplace

- The Marketplace is a tool for comparing and purchasing insurance plans that fit your income and health care needs.
- You can sign up for health insurance through the Marketplace at **healthcare.gov** or **1-800-318-2596**.
- You cannot be denied for having a pre-existing condition.
- Each plan on the Marketplace includes FREE preventive services like annual exams and preventative screenings.
- You could qualify for financial help!

ELIGIBILITY

You are eligible for help paying for insurance through the Health Insurance Marketplace if:

- ✓ Your household income is between 139% and 400% of the Federal Poverty Level (see reverse for details).
- ✓ You are lawfully present in the US, including permanent residents and visa holders.
- ✓ You are not eligible for other government sponsored coverage such as Medicare and Medicaid.
- ✓ You are not offered employer coverage that meets certain minimum standards.

You may also qualify for lower deductibles and out-of-pocket costs if your income is below 250% FPL.

Income Levels at a Glance*

Household Size	138%	150%	200%	250%	300%	400%
1	17,609	18,735	24,980	31,225	37,470	49,960
2	23,792	25,365	33,820	42,275	50,730	67,640
3	29,974	31,995	42,660	53,325	63,990	85,320
4	36,156	38,625	51,500	64,375	77,250	103,000
5	42,339	45,255	60,340	75,425	90,510	120,680
6	48,521	51,885	69,180	86,475	103,770	138,360
7	54,704	58,515	78,020	97,525	117,030	156,040
8	60,886	65,145	86,860	108,575	130,290	173,520

*Income = Adjusted Gross Income + Social Security + Foreign Income + Non-taxable Interest

**Household = Tax Filing Unit

*** FPL = Federal Poverty Level

Quick Income Facts

- ✓ If your income is **138% FPL or less**, you may be eligible for Medicaid (children and pregnant women with income **up to 205% FPL** may also qualify).
- ✓ If your **income is from 139% to 400% FPL**, you may be eligible for financial assistance on the Marketplace.
- ✓ You can apply the financial assistance to lower your monthly health insurance premium **OR** take the tax credits as a lump sum when you file your taxes.
- ✓ If your income is **below 250% FPL**, you may also qualify for “cost-sharing reductions”, which reduce your out-of-pocket costs, such as deductibles and co-payments.

Marketplace v. COBRA

- ✓ If you lose job-based coverage you qualify for a Special Enrollment Period to enroll in a Marketplace plan, even if you are offered COBRA.
- ✓ The financial assistance offered through the Marketplace is not available for COBRA.
- ✓ If you enroll in COBRA and your initial 60-day SEP ends, you must wait until Open Enrollment, you qualify for another SEP, or the COBRA expires to enroll in a Marketplace plan.
- ✓ Medicaid enrollment is open year-round, and you can apply even if you have other health insurance.
- ✓ ***It is always important to compare what doctors, hospitals and prescriptions are covered before switching plans.***

Medicaid Expansion

Virginia Medicaid’s New Adult Coverage began on January 1, 2019. Now, individuals with income up to 138% FPL, regardless of resources, family size, or disability, can enroll in Medicaid.

You can apply for Medicaid through:

- Cover Virginia Call Center – 855-242-8282
- Commonhelp online application – commonhelp.virginia.gov
- Your local Department of Social Services via paper application
- Healthcare.gov

ACA and taxes

The tax penalty for not having health insurance has been removed. But, having ACA insurance can still affect your taxes.

You cannot receive financial assistance for a Marketplace plan and be enrolled in **or eligible for** other “minimum essential coverage”.

Be sure to cancel your Marketplace coverage if you gain new employment that offers health insurance (even if it is more expensive than the Marketplace plan) or become eligible for Medicaid or Medicare. If you do not, you may have to repay the financial assistance you received through the Marketplace while eligible for other coverage.