

# HEALTH INSURANCE MARKETPLACE

# FAQs

## What is the new Health Insurance Marketplace?

The new health care law creates a new way to buy insurance: the Health Insurance Marketplace. Individuals and families can shop for, purchase, and enroll in health insurance that meets their budget all in one competitive marketplace. The Marketplace will be online and allow you to easily compare the price, benefits, and out-of-pocket costs between plans so you can choose a plan that works for you.

## Am I eligible to participate in the Marketplace?

Citizens and lawfully present individuals living in the U.S. can participate. Undocumented immigrants are not eligible to purchase insurance plans sold in the Marketplace.<sup>1</sup> Even if you aren't a citizen, you can still purchase coverage in the Marketplace for your children or other family members who do qualify. More than one in ten Asian American families and one in eight Native Hawaiian and Pacific Islander families will be eligible to participate in the Marketplace.

## Will I be able to afford these new insurance plans?

You could get a break on costs and might even be eligible for subsidies or new tax credits that you can use right away to help fit health insurance into your budget. If you make between \$15,417 and \$43,560 as an individual, or \$25,571 and \$74,120 for a family of three, you will qualify for these new options that will lower your monthly costs.<sup>2</sup>

Thanks to the new health care law, these new coverage options will provide good value for your money. All the new plans in the Marketplace will cover a core set of essential health benefits including preventive care and prescription drug coverage. Insurance companies won't be able to deny coverage to people with pre-existing conditions or chronic illnesses like cancer or diabetes.

## Will buying and enrolling in coverage in the new Marketplace be safe?

Sensitive information like your social security number or tax identification number must be provided only if you are applying for your own health insurance coverage. If you are applying for insurance for your spouse or child, you only need to provide this information for those parties and not for yourself.

<sup>1</sup> For more information regarding immigrant eligibility please visit the National Immigration Law Center at <http://www.nilc.org/health-publicbens.html>.

<sup>2</sup> Visit Kaiser Family Foundation's Health Reform Subsidy Calculator at: <http://healthreform.kff.org/subsidycalculator.aspx>

## How Do I Enroll?



You can enroll online:  
[www.healthcare.gov](http://www.healthcare.gov)



You can enroll by mail.  
Download the paper application online:  
[www.healthcare.gov](http://www.healthcare.gov)



You can enroll by phone:  
**1-800-318-2596**

## Want to Learn More?

Get help in another language...

The Marketplace Help Center will assist in various languages. Call them at:  
**1-800-318-2596**

More questions?..

Visit our FAQs at:  
[www.apiahf.org/healthcare4me](http://www.apiahf.org/healthcare4me) or visit [www.healthcare.gov](http://www.healthcare.gov) for more information. You can also call the number above to speak to someone.

It's important to remember that when the application asks about the applicant's (that's the person who is requesting insurance) immigration status, that information will **only** be used to determine if they are eligible to enroll. Providing information about one's immigration status will **not** be used for immigration enforcement or other purposes.

## How can I enroll in the new Marketplace?

Open enrollment begins on October 1, 2013. Because your state's Marketplace will be accessible online through [www.healthcare.gov](http://www.healthcare.gov), you can shop and sign-up for your insurance plan at your convenience. The Marketplace's streamlined application process ensures a no "wrong door" system so even if you apply for private insurance through the Marketplace, you will be seamlessly redirected to Medicaid if you are eligible. For those with limited access to on-line services, traditional paper applications are also available as are toll-free helplines and in-person application assistance.<sup>3</sup>

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<sup>3</sup> All states must provide enrollment experts who can help you in choosing the insurance plan that is right for you, your family, your health care needs, and your budget. These experts are called In-person "Assistors" and health insurance "Navigators." Please contact us if you would like additional information regarding these services.