

# PURCHASING HEALTH INSURANCE FOR FAMILIES AND INDIVIDUALS

# FAQs

## Do I have to purchase health coverage?

Generally yes. Starting January 1, 2014, to most individuals in the United States will be required to buy insurance or pay a penalty. There are a limited number of exceptions and exemptions to this requirement including for those who are undocumented, face a hardship, or who obtain a religious exemption.

## What is a health insurance Marketplace?

The Marketplace provides an easy way to apply for health insurance that meets your budget and is the right fit for you. By completing a single application, you can find out what health plans are available to you and your family, compare monthly costs for each plan, and enroll in coverage. Depending on your income, you may qualify for financial help to lower your monthly cost. You can also see if you or your family members qualify for health insurance programs for lower-income residents, such as Medicaid. Visit [www.healthcare.gov](http://www.healthcare.gov) to learn more.

## How can I access the Marketplace in my state?

Visit: [www.healthcare.gov](http://www.healthcare.gov) and click on "Find the Marketplace in your state."

## I heard that there is financial help through tax credits to make private insurance more affordable. Do I qualify for a tax credit and if so, where do I apply?

Individuals and families may get a discount on their monthly premium through a new tax credit if they purchase health insurance through the Marketplace. Individuals with an annual income of less than \$46,000 a year, and a family of four with an annual income of less than \$94,000, will generally qualify for the discount. To see if you're eligible for the discount and apply for coverage, visit [www.healthcare.gov](http://www.healthcare.gov) and find the health insurance Marketplace in your state.

## How do I know which of the new health insurance options my family or I qualify for?

Your eligibility for Medicaid, CHIP (Children's Health Insurance Program) and Marketplace plans will all be determined through one single application. Therefore, whether you apply in person, by mail, online or by telephone, you only need to apply once to be provided with all of your coverage options.

## 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.

# PURCHASING HEALTH INSURANCE FOR FAMILIES AND INDIVIDUALS

# FAQs

## Health insurance has always been more expensive for women and older individuals. Will the new law help?

Yes. Starting in 2014, health insurance plans can no longer charge women or small employers with a predominately female workforce a higher amount for coverage. Health reform also limits (but does not prohibit) premium increases for older adults.

## How much can I expect to pay for health insurance?

The cost of insurance varies depending on where you live, income, family size, and the type of plan you choose. Go to [www.healthcare.gov](http://www.healthcare.gov) to find out what you qualify for.

## I have health insurance but cannot afford to go to the doctor because of the co-pays and out-of-pocket costs. Will health reform make using my health coverage more affordable?

Yes. Since 2010, many health plans no longer charge out-of-pocket costs for a number of preventive services such as recommended screenings, immunizations, and exams. Also, if your income is about \$28,000 for an individual and \$58,000 for a family of four (less than 250% of the Federal Poverty Level) and you do not receive coverage under Medicaid or CHIP, you may be eligible for cost-sharing reductions to limit your out-of-pocket expenses.

## 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.