Health Insurance Marketplace Fact Sheet

Ways to Get Insurance
- Health Insurance inside the marketplace
- Health insurance outside the marketplace
- Employer-based coverage – all large employers (100+ employees) are required to offer insurance to their full-time employees or pay a penalty.
- Parental coverage – children can stay on their parents’ plans up to age 26
- Government programs – Medicare, Medicaid, CHIP (PeachCare), TriCare, VA Benefits

Individual Mandate
- All US citizens are required to have insurance coverage or face a financial penalty, with few exceptions.

Process for Online Individual Marketplace Enrollment
- Because Georgia chose to have a federally-facilitated marketplace, start at HealthCare.gov
- Click “Apply Now” and create a user account
- Complete an application and submit to HealthCare.gov
- Eligibility determination received immediately
- If eligible for Medicaid or CHIP, follow up at DFCS office
- Select amount of premium tax credits and cost-sharing reductions, if applicable
- Compare plans using a filter tool that shows plans that are most relevant to an individual/family (see “uniform summary of benefits” for each plan for easy comparison)
- Select plan, pay premium, and begin coverage as early as January 1, 2016.
  - NOTE: You can also enroll using a paper application, but the eligibility determination will take longer than doing it online.

Plan Coverage
- Access to certain free preventive services (i.e. annual physicals, vaccines, mammograms, etc.)
- No denial or rescission based on pre-existing conditions
- Minimum essential benefits – ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; pediatric services, including oral and vision care.
- No annual or lifetime limits on minimum essential benefits
- Rated only on age, household size, geographic area, and tobacco use

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Metal Tiers

- Ordered in increasing order of monthly premiums, decreasing order of out-of-pocket costs (i.e. deductibles, co-pays, co-insurance, etc.)
  - Catastrophic – high deductible plan for those under age 30
  - Bronze – on average, pays for 60% of the cost of minimum essential benefits coverage.
  - Silver – on average, pays for 70%.
  - Gold – on average, pays for 80%
  - Platinum – on average, pays for 90%

Help Paying for Insurance

- Advanced Premium Tax Credits
  o Assistance with paying monthly premiums for those individuals and families whose household income is between 100-400% of the federal poverty guidelines.
- Cost-sharing Reductions
  o Can take the full credit, partial credit, or no credit; the difference is reconciled on year-end tax forms.

SHOP Marketplace

- Online exchange separate from the individual marketplace
- If small businesses offer an insurance product to their employees through the SHOP marketplace, it may be possible to get a small business tax credit.

For more information, go to HealthCare.gov or call 1-800-318-2596 (TTY Users: 1-855-889-4325)