

INSURANCE MARKETPLACE PRE-SCREENING INSTRUCTIONS

- **Use this form** to identify ADAP clients who may be
 - able to buy health insurance through the NC Insurance Marketplace
 - able to get financial help with costs, and/or
 - required to obtain coverage or qualify for an exemption to avoid tax penalty

- **Open enrollment for 2015 coverage** runs November 15, 2014 to February 15, 2015.

- **Financial Assistance:** In addition to government help via tax credits (reduced premiums) and reduced cost sharing, assistance with drug cost sharing is available from Patient Access Network (PAN) Foundation, www.panfoundation.org.

- **Clients who enrolled in marketplace insurance in 2014 should return to healthcare.gov and update income and plan choice.** Clients **SHOULD NOT** rely on auto-reenrollment, regardless of what Marketplace or insurance company notices say. *Plans, premiums, and subsidy amounts will change for 2015. Clients may lose their subsidy if they do not return to healthcare.gov to re-enroll!*

- **Clients who don't enroll:** Clients who are eligible for marketplace insurance but choose not to enroll may still receive Ryan White services. Grantees must document efforts to assist clients with enrollment. Clients eligible for marketplace insurance must qualify for an exemption to avoid a tax penalty.
 - **Tax Penalties** for being without insurance *INCREASE* in 2015: Penalty is the **GREATER of \$325 or 2% of income, per uninsured family member (\$162.50 per child).**
 - **Exemptions:** There are many exemptions, but most (including exemption for being in a non-Medicaid expansion state) require that the *client obtain exemption certificate from healthcare.gov.*

NOTE: This form simplifies complicated rules so you can identify clients who may be eligible. For questions about specific circumstances, clients should turn to consumer assistance resources including:

- NC health insurance navigators -- schedule an appointment: 555-733-3711
- healthcare.gov -- 24/7 call center – 1-800-318-2596

Marketplace Insurance Income Thresholds			
	A	B	C
Number in household	Eligible for Financial Help with Costs	Required to Have Coverage	Upper Limit for Help with Costs
1	11,670	16,105	46,680
2	15,730	21,707	62,920
3	19,790	27,310	79,160
4	23,850	32,913	95,400
5	27,910	38,516	111,640
6	31,970	44,119	127,880
7	35,030	49,721	144,120
8	49,090	55,324	160,360

Income thresholds are:

- A. Eligible for financial help with costs:** income over 100% of federal poverty level. People under this income level can buy insurance in the marketplace, but won't qualify for financial help
- B. Required to have coverage:** income over 133% of federal poverty level (exemptions apply). Coverage can come from employer, marketplace, government, or private market. People with incomes between **A** and **B** are exempt from the coverage requirement, but must go on healthcare.gov and get the exemption.
- C. Upper limit for help with costs:** 400% of federal poverty level. People with incomes above this level can buy insurance, but won't qualify for financial help (tax credit)