

10 Things People Living with HIV/AIDS Need to Know About the Health Insurance Marketplace and Open Enrollment

1. *The next Open Enrollment period runs November 15, 2015 through January 31, 2016.*

If you miss Open Enrollment, you will have to wait until the next Open Enrollment period to buy Marketplace insurance, unless you have a qualifying major life event (such as loss of health coverage, marriage/divorce, birth/adoption, a death in the household, change in income, moving outside your plan's coverage area, gaining citizenship, or release from incarceration).

2. *People living with HIV/AIDS can purchase Marketplace plans.*

By law, insurance companies cannot deny anyone insurance coverage due to a pre-existing condition, including HIV/AIDS.

3. *You may qualify for a subsidy to make your monthly insurance payments more affordable.*

Go to www.Healthcare.gov/see-plans/ to see if you are eligible for a subsidy and to shop for plans.

4. *People living with HIV/AIDS who have Marketplace plans can still qualify for some Ryan White services.*

5. *Help is available for those who are renewing or enrolling for this first time during Open Enrollment.*

Go to www.GetCoveredAmerica.org/connector to find your nearest Certified Application Counselor and schedule an appointment online. If you are a Ryan White consumer, ask your case manager for help enrolling. If you do not have a case manager, tell the receptionist you want to talk with someone about signing up for health insurance.

6. *People living with HIV/AIDS in the Houston area may qualify for help paying insurance premiums, co-pays, co-insurance, and meeting their deductibles for their Marketplace plans.*

To learn more and see if you qualify for help paying health insurance costs, call:

Houston: Legacy Community Health (Montrose Campus) – (832) 548-5120 or (713) 830-3026

Galveston: Access Care of Coastal Texas – (409) 763-2437

Beaumont: Triangle Area Network – (409) 832-8338

7. *You must enroll, renew, or change plans **before** December 15, 2015 for your coverage to start January 1, 2016.*

If you currently have a Marketplace Plan, it is important to renew or select a new plan. If your current plan is not offered in 2016 and you do not select a new plan, your insurance provider can automatically enroll you in a similar plan, which could change your coverage. If you want to change plans, you will not be able to do so after January 31, 2016 unless you have a qualifying major life event

8. *When selecting a plan, make sure your doctor is in-network and your medications are covered.*

To see whether your doctor is in-network while comparing plans on www.Healthcare.gov, click "Provider Directory" on the Plan Details page. Most insurance companies have a list of covered medications on their websites. You can also call the insurance company directly to ask about covered medications.

9. *You can purchase add-on dental insurance through the Marketplace.*

Some add-on dental plans cost as little as \$10-\$20 per month.

10. *If you do not have health coverage in 2016, you may have to pay a fee when you file your 2016 tax return.*

Unless you qualify for an exemption, the fee will be \$695 per person (\$347.50 per child under 18) or 2.5% of your income, whichever is higher.