

THE AFFORDABLE CARE ACT & YOU

ENROLLMENT 2016 GUIDE

CONGRESSWOMAN TERRI A. SEWELL

THE 7TH CONGRESSIONAL DISTRICT OF ALABAMA



A RESOURCE GUIDE TO HELP YOU UNDERSTAND
THE AFFORDABLE CARE ACT

WEBSITE: HEALTHCARE.GOV

Toll-Free Call Center: 1-800-318-2596 (TTY 1-855-889-4325)

In-Person Assistance: localhelp.healthcare.gov

Enroll Alabama: 844-248-7698 or 205.918.8192

Tombigbee Healthcare Authority: 888.531.6262 or 334.289.4000

UNDERSTANDING THE MARKETPLACE

The Health Insurance Marketplace is a way to find coverage that fits your budget and meets your needs. Whether you're uninsured, underinsured, or just want to explore your options, the Marketplace will help find coverage that's right for you. Here's a quick look at the most important things you need to know about the Health Insurance Marketplace.

- **When you fill out the Marketplace application, you will be told if you qualify for:**
 - **Private insurance plans.** You'll find out if you qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you will still be able to use the Marketplace to buy insurance. Plans cover essential health benefits, pre-existing conditions, and preventive care.
 - **Medicaid and the Children's Health Insurance Program (CHIP).** These programs cover millions of families with limited income. If you think you qualify, your state agency will be contacted and they'll contact you. Alabama has chosen not to expand Medicaid at this time.
- **No matter what state you live in, you can use the Marketplace.** In Alabama, the Marketplace is run by the federal government. Alabama does not have its own Marketplace.
- **Most people must have health coverage or pay a fee.** If you don't have coverage in 2014, you'll have to pay a fee of \$95 per adult and \$47.50 per child, or 1% of your income (whichever is higher). The fee increases each year. In 2015, it'll be \$325 per person, or 2% of your income (whichever is higher). If you apply in the Marketplace in Alabama and are denied because you fall in the Medicaid gap, you will be exempt from this fee.
- **You're considered covered** if you have Medicare, Medicaid, CHIP, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** Unless the job-based plan is unaffordable or doesn't meet minimum requirements, you won't qualify for lower costs based on your income. You also may lose any employer contributions to your premiums.
- **If you have a qualifying life event, (like moving to a new state, getting married, having a child, or losing health coverage),** you can get a Special Enrollment Period. This means you can enroll in or change your plan outside Open Enrollment.
- **Private Health Insurers in Alabama include:** Assurant Health, Cigna-HealthSpring Humana, Blue Cross and Blue Shield of Alabama and United Healthcare

CHOOSING A HEALTH PLAN

The Health Insurance Marketplace offers different types of plans to meet a variety of needs and budgets. Before you enroll you will get a clear picture of what premiums you will pay and what benefits and protections you'd qualify for. Compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.

As you shop for a plan, keep these things in mind:

- **All plans in the Marketplace offer the same set of essential health benefits**
These are many of the benefits that people need when receiving care. They cover issues like doctor's visits, prescriptions, hospitalizations, pregnancy, and more.

Plans can offer benefits, such as vision, dental or medical management programs for a specific disease or condition. Specific benefits, however, vary from state to state. As you compare plans, you will see what benefits each plan covers. This will be helpful if you have specific health care needs.

- **Plans come in 5 categories**

When you compare plans in the Marketplace, they're put into 5 categories based on how you and the plan can expect to share the costs for health care:

1. **Bronze:** Your health plan pays 60% on average. You pay about 40%
2. **Silver:** Your health plan pays 70% on average. You pay about 30%
3. **Gold:** Your health plan pays 80% on average. You pay about 20%
4. **Platinum:** Your health plan pays 90% on average. You pay about 10%
5. **Catastrophic:** Catastrophic coverage plans pay less than 60% of the total average cost of care on average. They're available only to people who are under 30 years old or have a hardship exemption.

The category you choose affects how much your premium costs each month and what portion of the bill you pay for things like hospital visits or prescriptions. It also affects your total out-of-pocket costs – the total amount you'll spend for the year if you need lots of care. The categories don't reflect the quality or amount of care the plans provide.

- **Balancing monthly premiums with out-of-pocket costs**

As with all health plans, you'll have to pay a monthly premium. It's also important to know how much you have to pay out-of-pocket for services when you get care.

- Premiums are usually higher for plans that pay more of your out-of-pocket medical costs when you get care. For example, if you have a Gold plan, you will likely pay

a higher premium, but may have lower costs when you go to the doctor or use another medical service.

- With a bronze plan, you will likely pay a lower premium, but a higher share of the costs when you receive care.
- Platinum plans will likely have the highest monthly premiums and lowest out-of-pocket costs. The plan will pay more of the costs if you need a lot of medical care.

In general, when choosing your health plan, remember: **The lower the premium, the higher the out-of-pocket costs. The higher the premium, the lower the out-of-pocket costs.**

- **Do you expect a lot of doctor's visits or need regular prescriptions?**

If you do, you will need a Gold or Platinum plan. They are likely to have higher premiums, but you could pay lower out-of-pocket costs for each visit, prescription, or other medical service. If you don't, you may prefer a Bronze or Silver plan. Your monthly premiums will most likely be lower, but you will probably pay more of the cost when you see a doctor.

- **Are you under 30 or have a hardship exemption and want low monthly premiums?**

You may want to choose a catastrophic plan designed to protect you from worst-case scenarios, like serious accidents or diseases.

- **You're not required to buy health insurance if you can't afford it.**

If you don't qualify for Medicaid or Children's Health Insurance Program (CHIP) coverage, and you aren't eligible for lower costs through the Health Insurance Marketplace, you still have options. You can apply for an exemption so you won't have to pay a fee for going without coverage.

For more information, visit: [HealthCare.gov/exemptions](https://www.healthcare.gov/exemptions). You may be able to get low-cost health care at a community health center. To locate a community health center near you, visit: [findahealthcenter.hrsa.gov](https://www.findahealthcenter.hrsa.gov)

KEY DATES FOR THE HEALTH INSURANCE MARKETPLACE

NOVEMBER 1, 2015	Open Enrollment begins for 2016
DECEMBER 15, 2015	Last date to enroll in or change plans for new coverage starting January 1, 2016
JANUARY 1, 2016	2016 coverage starts for those who enroll or change plans by December 15
JANUARY 15, 2016	Last day to enroll in or change plans for new coverage to start February 1, 2016
JANUARY 31, 2016	2016 Open Enrollment ends
MARCH 1, 2016	Enrollments or changes between January 16 and January 31 take effect

4 WAYS TO GET MARKETPLACE COVERAGE

ONLINE

Visit healthcare.gov to apply and enroll on the web

OVER THE PHONE

Call the Marketplace Call Center at 1-800-318-2596. TTY users should call 1-855-889-4325. A customer service representative can help you apply and enroll over the phone.

IN-PERSON HELP

Get help from people in your community trained and certified to help you apply and enroll in the Marketplace. Visit Localhelp.Healthcare.gov, or call the Marketplace Call Center.

PAPER APPLICATION

If you don't have a computer or time to apply and enroll over the phone, you can fill out a paper application. Call the Marketplace Call Center to get an application or download a copy from Healthcare.gov.

YOU DON'T HAVE TO HAVE A COMPUTER TO GET MARKETPLACE COVERAGE

There are several ways to get coverage in the Health Insurance Marketplace, even if you don't have a computer.

GET READY

Gather the following information for you and anyone in your household who needs coverage:

- Social Security Number (SSN)
- Document Number (if you're an eligible immigrant who needs health coverage)
- Birth date
- Paystubs, W-2 forms, or other info about your income
- Employer's phone number
- Policy/member numbers for any current health coverage

CALL

Call the Marketplace call center.

- 1-800-318-2596. TTY users should call 1-855-889-4325.

DECIDE

Decide how you want to apply and enroll.

- Apply and enroll over the phone
- Fill out application yourself
- Get in-person help applying and enrolling

A customer services representative can direct you through the application, assist you in filling out your application, and help you enroll in a plan. If you don't have time to do this, you can ask them to mail you a paper application. If you decide you need in-person help, the representative can give you contact information for help in your area.

Once your application is processed, you will receive information that lets you know what coverage you qualify for and if you can get subsidies or assistance. You will also be informed of next steps, including how to compare plans, choose one that works for you, and enroll.

ALABAMA'S NAVIGATOR'S

Navigators serve as an in-person resource for Americans who need additional assistance in shopping for and enrolling in plans in the Health Insurance Marketplace. Please see <https://localhelp.healthcare.gov> for the most current contact information for these grantees. Below is a list of Alabama's Navigators and their contact information:

AIDS ALABAMA – ENROLL ALABAMA

Service Area: Entire State

Web: EnrollAla.com

Toll-Free: 844.248.7698

TOMBIGBEE HEALTHCARE AUTHORITY

Service Area: Alabama Delta Region

Web: <http://www.bwwmh.com>

Phone: 888.531.6262 or 334.287.2610

Email: lwilson@bwwmh.com

ALABAMA'S HEALTH CARE FACILITIES

Alabama Health Facilities Directory

[http://dph1.adph.state.al.us/FacilitiesDirectory/\(S\(ejvosbup4pqwek2wwgsgck55\)\)/default.aspx](http://dph1.adph.state.al.us/FacilitiesDirectory/(S(ejvosbup4pqwek2wwgsgck55))/default.aspx)

ALABAMA'S PUBLIC LIBRARIES

List of All Public Libraries in Alabama

Library Directory: <http://www.publiclibraries.com/alabama.htm>

If you don't have internet access, visit your community library to use the internet and learn about your insurance options under the Affordable Care Act online.

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Suite 1130
Birmingham, AL 35203
Phone: (205) 254-1960
Fax: (205) 254-1974

Montgomery, Alabama

101 South Lawrence Street
Montgomery, AL 36104
Phone: (334) 262-1919
Fax: (334) 262-1921

Selma, Alabama

908 Alabama Avenue
Federal Building, Suite 112
Selma, AL 36701
Phone: (334) 877-4414
Fax: (334) 877-4489

Tuscaloosa, Alabama

1118 Greensboro Avenue
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Tuscaloosa, AL 35401
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