How much is the fee for not having health insurance going to cost?

The fee will be whichever amount is **higher** for each year.

If you have no health insurance for just part of the year, then the fee will depend on how many months you did not have health insurance. If it is **less than 3** months, you will not have to pay the fee.

2014

- 1% of yearly household income or
- \$95 per person in the household

2015

- 2% of the yearly household income or
- \$325 per person in the household

2016

- 2.5% of the yearly household income or
- \$695 per person in the household.

You may qualify for Medicaid or the Health Insurance Marketplace!

Medicaid: Free, government-provided health insurance

Marketplace: Discounted, private

health insurance

Enroll in the Health Insurance Marketplace during a Special Enrollment Period!

You may qualify for a special enrollment period if you:

Got Married

Had a Baby

Lost Health Coverage

Gained US Citizenship or Lawful
Presence

Had a Change in Income

Adopted a Child

Left Incarceration

Moved outside of your Health Insurance Plan's Coverage Area

Visit www.healthcare.gov/get-coverage

Next Marketplace Open Enrollment Period Nov 1, 2015 – Jan 31, 2016



4700 Reed Road, Suite B Columbus, Ohio 43220

Obamacare = The Affordable Care Act (ACA)

Under the Affordable Care Act, you and your family **must** have health insurance or you will be **charged a fee** on your taxes



How to get Health Insurance:

Your Job
Your Husband/Wife/Parent's Job
Medicaid (Free)
Health Insurance Marketplace
(Discount)
Private Insurance (Full Price)



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2015 Affordable Care Act Eligibility Income Chart

Family Size	ACA Tax Credit (FPL: 139%	
	Medicaid	Marketplace & Tax Credit
	Your yearly	Your yearly income is
	income is	between the following
	<u>less than</u>	amounts:
	this amount:	
1	\$16,243	\$16,243 - \$46,680
2	\$21,983	\$21,983 - \$62,920
3	\$27,724	\$27,724 - \$79,160
4	\$33,465	\$33,465 - \$95,400
5	\$39,206	\$39,206 - \$111,640
6	\$44,497	\$44,497 - \$127,880
7	\$49,721	\$49,721 - \$144,120
8	\$55,324	\$55,324 - \$160,360

If you qualify for Medicaid: You can apply anytime, but you must be a U.S. citizen, refugee, or legal permanent resident for 5 or more years.

If you qualify for the Health Insurance
Marketplace: You can only apply during the
next Open Enrollment Period (Nov 1, 2015

– Jan 31, 2016) or during a Special
Enrollment Period if you qualify (see back of
brochure for more details on Special Enrolment
Periods)

How to sign up for *Medicaid*:

You can sign up 2 ways:

- 1. Go to AACS.
- 2. Internet

Go to AACS

Make an appointment with AACS We can help you sign up for **FREE** & we have interpreters available!

What do you need to sign up? Please bring these documents for <u>everyone</u> applying:

- Photo ID
- Social Security Card
- Immigration documents (Green Card, W-94 or Citizenship Certificate)
- ❖ Most recent paystubs or W-2

Call us to make an appointment:

(614) 220-4023 (614) 220-4023 ext. 240

Internet

Go to: https://benefits.ohio.gov

AACS Office Location:

4700 Reed Road Suite B Columbus, Ohio 43220

How to sign up for the *Health Insurance Marketplace*:

You can sign up 3 ways:

- 1. AACS
- 2. Internet
- 3. Phone

Go to AACS

Make an appointment with AACS We can help you sign up for **FREE** & we have interpreters available!

What do you need to sign up? Please bring these documents for <u>everyone</u> applying:

- Photo ID
- Social Security Card
- Immigration documents (Green Card, W-94 or Citizenship Certificate)
- Most recent paystubs or W-2

Call us to make an appointment:

(614) 220-4023 ext. 224 (614) 220-4023 ext. 240

<u>Internet</u>

Go to: www.healthcare.gov/get-coverage

Phone

Call the Marketplace at 1-800-318-2596 to apply. Interpreters are available.