

Enrollment Checklist



- 1) Create an account with the Marketplace
- 2) Submit an application (paper or electronic)
- 3) Request an exemption (if necessary)
- 4) Submit necessary supporting documentation
- 5) Review eligibility determination
- 6) Request an Appeal (if necessary)
- 7) Review financial assistance options
- 8) Review & Compare Qualified Health Plan (QHP)
- 9) Select QHP
- 10) Enroll in QHP
- 11) Pay health plan premiums
- 12) Make changes in eligibility application (when necessary)
- 13) Renew health coverage annually or
- 14) Request an exemption (if necessary)

Common Insurance Terms

- **“Premium”** - The amount you pay, usually every month, for health insurance.
- **“Co-Pay”** - A fixed amount (e.g. \$15) you pay when you receive a healthcare service.
- **“Deductible”** - The amount you are responsible for BEFORE your insurance begins to pay for services. For example, if your deductible is \$1000, insurance begins to pay for care after you’ve reached \$1000 worth of expenses in a given year.
- **“Out-of-Pocket Cost”** - Expenses for services that aren’t paid for by insurance. Includes the amount of co-pays and deductibles.

Need Help Applying? Gather These Documents

- Social security number for each person in the household.
- Employer and Income information (e.g. paystubs, W-2 forms, wage statements)
- Policy numbers for any current health plan

**For FREE/CONFIDENTIAL
in-person enrollment assistance
Navigators for a Healthy Louisiana
1-800-435-2432
BY APPOINTMENT ONLY**



www.LaHealthcareNav.com



Health Insurance
Marketplace

www.healthcare.gov
1-800-318-2596

CUT YOUR COST
for Health Insurance

**4 things you need to know about
The Marketplace**

- 1) Most people must have insurance by law.
- 2) There is financial assistance to help buy it.
- 3) There are people to help you sign up.
- 4) If you do not have health insurance, you probably will have to pay a fine.

Navigators for a Healthy Louisiana



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Who Is Eligible for Payment Assistance?

Does your family make less than the incomes shown below?

Family Size	Yearly Income
1	\$47,550
2	\$64,100
3	\$84,650
4	\$97,200
5	\$113,800
6	\$130,300
7	\$146,900
8	\$163,550

If so, you're probably eligible to receive assistance to buy private health insurance through the Marketplace or you may be eligible for no-cost health insurance through Louisiana's Medicaid program.

For more information about Medicaid visit www.healthy.la.gov or call 1-888-342-6207

How Much Will It Cost?

How much assistance you are eligible for depends on your household income & family size.

It will probably cost between 2% and 8% of your household income

You can get an estimate of how much your health insurance will cost by visiting our website at:

www.lahealthcarenav.com and clicking the "Get an Estimate" link.



What Is the Health Insurance Marketplace?

The Federal Health Insurance Marketplace is a service that helps people shop for and enroll in affordable health insurance. The federal government operates the Marketplace for Louisiana.

The Health Insurance Marketplace (also known as the "Marketplace" or "exchange") provides health plan shopping and enrollment services through websites, call centers, and in-person help.

Small businesses can use the Small Business Health Options Program (SHOP) Marketplace to provide health insurance for their employees.

When you apply for individual and family coverage through the Marketplace, you'll provide income and household information. You'll find out if you qualify for:

- ◇ Premium tax credits and other savings that make insurance more affordable
- ◇ Coverage through the Medicaid and Children's Health Insurance Program in Louisiana (LaCHIP)

All plans must cover you:

- Doctor visits
- Prescription drugs
- Pediatric services, including dental and vision
- Hospitalization, Lab Test & ER Visits
- Maternity / Newborn care
- Preventative services
- Mental health and substance abuse treatments
- Rehabilitation services



The Penalty for NOT Having Insurance

What happens if you DON'T buy insurance?

You MAY have to pay a fine

2016 and after: Penalty up to \$2,085 per family (\$695 per adult, \$347 per child) or 2.5% of household income, whichever is higher.

Who will NOT have to pay a fine?

- ◆ Anyone who already has insurance (including Medicaid, Medicare, LACHIP, employee based insurance, or private plans).
- ◆ If you are near or below the poverty level and to buy insurance, even after assistance, would cost more than 8% of your income.
- ◆ If you experience a life situation that keeps you from getting health insurance, you may be eligible for a Hardship Exemption (meaning you are not required to pay the penalty).

Key Dates

November 1, 2017: Open Enrollment starts for 2018.

December 15, 2017: Open Enrollment ends for 2018.
If you want to change plans, act by December 15, so your new coverage starts January 1.

December 31, 2017: Coverage ends for 2017 Marketplace plans.

January 1, 2018: Coverage begins for 2018 Marketplace plans.