What should I know about Health Care Reform in 2014?

How will it affect me?

Thousands of people up to age 65 who could not afford health insurance may be able to get it. If you are very low income, you may get free insurance called Medicaid. If you have been denied for Medicaid before, you may be able to get it now.

People with higher incomes may be able to get help paying premiums for individual health insurance plans so it would be affordable.

To get an estimate of what your costs might be, use the tool at this website. http://www.wahealthplanfinder.org/calculator/index.html. If the search tells you that you are Medicaid eligible, you will pay nothing for your insurance premiums. If your income level is higher it will tell you the estimated amount you would pay per month for your premiums.

What if I am sick (have a pre-existing condition)?

In 2014 no one can be denied health insurance if they are sick. If you could not get health insurance before, this is your time to do so. Make sure you take action before March 20, 2014.

What happens if I don't have insurance in 2014?

Most people will have to have health insurance in 2014 or will have to pay a penalty. If you don't have health insurance by January 1, 2014, most people will have to pay a penalty of \$95 per adult and \$47.50 per child, up to \$285 for a family or 1 percent of their household income, whichever is greater. The penalty increases to \$325 or 2 percent of household income in 2015 and \$695 or 2.5 percent of household income in 2016.

The following people are not required to carry insurance:

- Low income (would pay over 8% of income on insurance or make too little money to have to file taxes). While this group will not have a penalty, they qualify for free insurance so should consider signing up.
- A member of a recognized Indian tribe
- Those who qualify for a religious exemption
- Incarcerated
- People under age 30 may have catastrophic insurance coverage and not have a penalty.



What if I am not a citizen?

Legal immigrants must abide by current federal immigrant eligibility restrictions in Medicaid including the five-year- or more waiting period. However, lawfully present immigrants may purchase a private plan and will be eligible for subsidies if their incomes are low.

Undocumented immigrants will not be eligible for Medicaid, Medicare or allowed to purchase private insurance through this program. They will be exempt from paying penalty.

When can I sign up?

You may sign up beginning October 1 2013. Coverage will start January 1, 2014. People who have Medicaid-level incomes may sign up any time after that.

People who want to buy private plans have only between October 1, 2013 and March 23, 2014 to sign up. After that time, they have to wait until October 1, 2014 for the next opportunity.

Coverage goes into effect the first of the month following your sign up if you do so by the 23rd of the month. (For example, I sign up on February 23rd, I have insurance March 1st.)

How do I sign up?

Beginning October 1, 2013 you can apply for Medicaid or purchase a private health insurance policy online through the *Washington Healthplanfinder*. http://www.wahealthplanfinder.org

You will be offered several choices of plan prices and coverage. If you need help you have the following choices

- 1. Call Washington Healthplanfinder directly at: 1-855 -WAFINDER (1-855-923-4633) after September 3rd 2013.
- 2. Contact a broker listed on the website http://www.wahealthplanfinder.org or
- 3. Call a local office where certified assistors can help you. **Most places will** require an appointment, so it's generally best to call first.

