



**If you want to shop in the Health Insurance Marketplace this year, please read this.....**

Here are basic questions and answers you should know if you are one of the many uninsured adults interested in applying on or after October 1, 2013, for health care coverage starting January 1, 2014.

**Q. What is the Health Insurance Marketplace?**

A. The Health Insurance Marketplace is a new way for individuals and businesses to purchase health insurance. Created under the Patient and Protection and Affordable Care Act, each state is required to have an exchange operated by either the state, federal government, or state-federal partnership. West Virginia operates a state-federal partnership marketplace. Open enrollment will begin on October 1, 2013, and coverage will take effect on January 1, 2014.

**Q. Who qualifies?**

A. If you are an uninsured adult, under age 65, a citizen, and a state resident, the main qualification will be your income. Medicaid is available to anyone under 138% of federal poverty level (FPL). For women who are pregnant when applying, Medicaid is available up to 158% FPL. If your income is between 138% and 400% of the FPL you will qualify for Advanced Payment Tax Credits (APTC) and can shop for insurance in the Health Insurance Marketplace (the Marketplace). See the income chart below for which limits apply to you and/or your household.

**Qualifying Incomes for Medicaid and the Marketplace**

Family	Medicaid Qualifies*		Health Insurance Marketplace Qualifies			
	100%	138%	211%	250%	300%	400%
1	\$11,670	\$16,104	\$24,624	\$29,175	\$35,010	\$46,680
2	\$15,730	\$21,707	\$33,191	\$39,325	\$47,190	\$62,920
3	\$19,790	\$27,310	\$41,757	\$49,475	\$59,370	\$79,160
4	\$23,850	\$32,913	\$50,324	\$59,625	\$71,550	\$95,400
5	\$27,910	\$38,516	\$58,891	\$69,775	\$83,730	\$111,640
6	\$31,970	\$44,119	\$67,457	\$79,925	\$95,910	\$127,880

**\*Pregnant women still qualify for Medicaid up to 158% FPL with family sizes and incomes as follows: 1=\$18,439 2=\$24,854 3=\$31,269 4=\$37,683 5=\$44,098 6=\$50,513**

**Q. What income is counted?**

A. Your Modified Adjusted Gross Income (MAGI) on line #37 on the 1040 Income Tax Form is now how your income is counted whether you apply for a private plan, Medicaid, or CHIP. (MAGI is what's shown after certain tax deductions you may take, such as some self-employment taxes, health savings account, student loans, IRA deductions, alimony, etc.)

<b>Adjusted Gross Income</b>	23	Educator expenses . . . . .	23				
	24	Certain business expenses of reservists, performing artists, and fee-basis government officials. Attach Form 2106 or 2106-EZ . . . . .	24				
	25	Health savings account deduction. Attach Form 8889 . . . . .	25				
	26	Moving expenses. Attach Form 3903 . . . . .	26				
	27	Deductible part of self-employment tax. Attach Schedule SE . . . . .	27				
	28	Self-employed SEP, SIMPLE, and qualified plans . . . . .	28				
	29	Self-employed health insurance deduction . . . . .	29				
	30	Penalty on early withdrawal of savings . . . . .	30				
	31a	Alimony paid <b>b</b> Recipient's SSN ▶	31a				
	32	IRA deduction . . . . .	32				
	33	Student loan interest deduction . . . . .	33				
	34	Tuition and fees. Attach Form 8917 . . . . .	34				
	35	Domestic production activities deduction. Attach Form 8903 . . . . .	35				
	36	Add lines 23 through 35 . . . . .	36				
37	Subtract line 36 from line 22. This is your <b>adjusted gross income</b> ▶	37					

**Q. Not sure of the household income or last year's tax filing, then what?**

A. When you apply, the amount you show as your current income will be checked electronically against last year's filing. If there is a major change or difference in what you stated on the application and your tax filing, you may be asked to show proof of current income such as check stubs for the most recent month. If it is reasonably close, then you won't need to do that. If your income was below the required filing level, there should not be a problem.

**Q. I'm sure about my income, so where do I start?**

A. You can apply through a website, [www.healthcare.gov](http://www.healthcare.gov), by mail, by phone or with personal assisters.

**Q. What will I see in the Marketplace?**

A. All plans reviewed by WV's Offices of the Insurance Commissioner as Qualified Health Plans (QHP's) offered in our state are shown there. Plans will be rated Platinum, Gold, Silver, or Bronze, according to how much cost sharing they ask of you, the insured person or household, to contribute.

**Q. Can I select a plan, enroll, and sign up online for coverage in the Marketplace?**

A. Yes, if you are selecting a privately offered plan, you can sign up online in the Marketplace.

**Q. The last time I checked insurance premiums they were not what I could afford and I hear they have gone up.**

A. They may have gone up since you last checked, but if your income is less than 400% FPL when you apply, the Marketplace will help you determine what Advance Premium Tax Credits (APTC) you get to help lower your premium cost. There are also additional cost-sharing subsidies available up to 250% FPL when you purchase a Silver rated plan. The net effect of the Affordable Care Act across

the entire non group market is projected to result in a 42% decrease in what consumers will pay for premium due to APTC's.

**Q. What if I qualify for Medicaid, will the Marketplace tell me this?**

A. Yes, the Marketplace will let you know if you qualify for Medicaid – or your children for CHIP. The Marketplace will transfer your application to Medicaid and/or CHIP, which will then issue your cards. If Medicaid needs more information than is provided through the Marketplace they will contact you.

**Q. After I enroll in any of these, when does coverage actually start?**

A. The earliest coverage can start is on January 1, 2014, but you must apply before December 15<sup>th</sup>. You must apply by the 15<sup>th</sup> of the month for coverage to start the 1<sup>st</sup> of the following month.



**Q. If there are children in my household currently covered by CHIP or Medicaid, will they stay on CHIP or Medicaid?**

A. They will most likely stay on one of these programs. Some children now covered by CHIP will be re-enrolled in Medicaid. (CHIP will contact these families starting this October with more information.) With Medicaid expanding and changes in how household income is counted by Modified Adjusted Gross Income (MAGI), some children will change programs, or may have to seek coverage through the Marketplace.

**Q. If I pay a premium for a private plan in the Marketplace and I have a child(ren) on CHIP with premiums, do I pay both premiums?**

A. Yes, you will need to pay both to have coverage under each program.

**Q. Since this is a new process for everyone, is there someone who can answer questions in person before I apply?**

A. Yes, there will be many people who can provide help. The Marketplace will employ people called Navigators. Also, many community partners such as hospitals, family programs, clinics, and local churches have staff called In-Person Assisters (IPA's), and some health insurance agents in your community will also be available for those who qualify for private plans. To assist you in finding navigators and IPA's in your area, you can go to [www.bewv.com](http://www.bewv.com) for more information. You may also go to your local DHHR office for assistance. Many people will be newly eligible for coverage, especially in Medicaid, so we urge everyone who can to apply online to avoid long waits.

**Q. Will there still be plans that are sold outside the Marketplace?**

A. Yes, health insurance plans are available outside of the Marketplace and must comply with the same essential health benefit standards as Qualified Health Plans (QHPs); however, APTCs and cost-sharing reductions are not available for plans purchased outside of the new Marketplace.

## **DESTINATION: Medicaid or Marketplace?**



If you know your household income size on your tax filing and your household income is more than the upper limit for Medicaid shown on the income table of the chart on page 1 of this handout, you are potentially eligible for tax credits and coverage under a qualified health plan in the Marketplace and should go to [www.healthcare.gov](http://www.healthcare.gov) or call **1-800-318-2596**



If you received benefits when applying at a local county office this year, or if you are disabled or over age 65, you are potentially Medicaid eligible and should go to [www.healthcare.gov](http://www.healthcare.gov) or call **1-877-716-1212**. **If this number is busy please call 1-800-318-2596.**



For someone to assist you in answering questions many trained assisters are available statewide and you can go to [www.bewv.com](http://www.bewv.com) or to <https://localhelp.healthcare.gov/> for more information:

- **Navigators** (electronic applications to the Marketplace)
- **Certified Application Counselors** (hospitals and clinics)
- **Community Assisters** (volunteers with In-Person Assistance training at local human service agencies)
- **Community Partners** (local human service agencies who assist with electronic applications to WVInROADS)
- **Local County Office Workers** (both paper and electronic applications)
- **Volunteers** in your community who can answer questions in this brochure and guide you on how to apply.

**!!WARNING!!** *To protect yourself against identity theft, if you are contacted by anyone asking for personal information such as your social security number, date of birth, bank or credit card account information, call the Federal Trade Commission, Monday through Friday from 9:00am – 8:00pm at 1-877-382-4357 to report this.*