

FREQUENTLY ASKED QUESTIONS ABOUT MARKETPLACE INSURANCE

What is the Missouri Health Insurance Marketplace?

The Missouri Health Insurance Marketplace is a website where you can compare and buy the health insurance plan that best fits your needs. You can get help understanding Marketplace health plans and applying for insurance online, in person, and by phone. You can use the Missouri Marketplace if you:

- Are an individual or family buying insurance on your own
- Don't have access to affordable coverage through your job

How do I buy a plan on the Marketplace and when will my coverage begin?

The 2018 Open Enrollment period for the Missouri Marketplace is from November 1, 2017, to December 15, 2017, and your coverage will begin on January 1, 2018. You can complete your Marketplace application in one of these three ways:

- Visit the Marketplace at www.healthcare.gov,
- Call **1-800-318-2596** (TTY 1-855-889-4325), or
- Contact a local Certified Application Counselor by calling **Saralyn Erwin** at **660-665-6067** to schedule an appointment.

If you don't enroll in a health plan by December 15, 2017, you won't be able to enroll unless you have a major life event – like getting married or divorced, having a baby, or losing your job. You will have 60 days following a life event to enroll in a health plan during a Special Enrollment Period.

Some Life Events that may qualify you for a Special Enrollment Period?

- Loss of health insurance
- Changes in household size
- Changes in residence
- Leaving incarceration
- Becoming a U.S. citizen
- Losing eligibility for Medicaid
- Visit www.healthcare.gov for more details on what may qualify you for a Special Enrollment Period.

What happens if I don't have health insurance?

You are now required to have health insurance or pay a fine. The government will decide if you have to pay a fine based on your tax return, where you'll be asked to show proof of health insurance. If you owe a fine, they may subtract this amount from any tax refund you might get. You can also check with your tax preparer for assistance regarding these fines.

If you don't enroll in Minimum Essential Coverage, for 2018 (or have an exemption) you'll pay the higher of these two amounts:

- 2.5% of your yearly income that is above the minimum tax filing threshold for your filing status,
OR
- A flat fee per person, \$695 per adult and \$347.50 per child under 18.

Who doesn't have to have insurance?

You do not have to have insurance and won't pay a penalty if:

- You are part of a federally recognized religion that prevents you from accepting insurance benefits, such as a member of the Amish community.
- You are a member of a recognized health care sharing ministry.
- You are a member of a recognized American Indian tribe.
- You are an undocumented immigrant.
- You are in jail or prison.
- Your income is below the federal income tax filing threshold.
- You don't have access to affordable health insurance. This means:
 - Your health insurance would cost more than 9.56% of your household income for individual coverage.
 - You would have qualified for Medicaid if Missouri had chosen to expand it to more people.

I'm worried about cost. How can I afford health insurance?

If you use the Missouri Marketplace to buy a plan, you may be able to get help paying for it. When you fill out your application, you'll find out if you can get tax credits to lower your monthly premiums and out-of-pocket health care costs. It depends on how your yearly income compares to the Federal Poverty Level. The Federal Poverty Level is a measurement of how much a person or family needs to earn so they can pay for food, clothing, housing, and other things they need.

You may qualify for premium tax credits if:

- You don't have access to affordable health insurance through work,
- You don't receive Medicare,
- You use the Missouri Marketplace to buy insurance, and
- You have a household income between 100% and 400% of the Federal Poverty Level (see chart below).

You may qualify for lower out-of-pocket costs if:

- You receive a premium tax credit,
- You choose to buy a silver-level plan through the Missouri Marketplace, and
- You have a household income at or below 250% of the Federal Poverty Level (see chart below).

	2018 Income Guidelines to Qualify for Financial Help	
	You may qualify for tax credits if you make between 100% and 400% of the Federal Poverty Level, which is:	You may qualify for subsidies to lower your out-of-pocket costs if you make 250% of the Federal Poverty Level or less, which is:
Family size		
1	\$ 12,060 to \$ 48,240	\$ 30,150 or less
2	\$ 16,240 to \$ 64,960	\$ 40,600 or less
3	\$ 20,420 to \$ 81,680	\$ 51,050 or less
4	\$ 24,600 to \$ 98,400	\$ 61,500 or less
5	\$ 28,780 to \$115,120	\$ 71,950 or less
6	\$ 32,960 to \$131,840	\$ 82,400 or less
7	\$ 37,140 to \$148,560	\$ 92,850 or less
8	\$ 41,320 to \$165,280	\$103,300 or less