

[www.ncapa.org](http://www.ncapa.org)



WHERE TO GO

**Online:** [www.healthcare.gov](http://www.healthcare.gov)

**Phone:** **ACA Scheduler** (to make an appointment with a Navigator or a Certified Application Counselor to assist with application/enrollment):  
**1-855-733-3711**

**ACA Call Center** ([healthcare.gov](http://healthcare.gov)):  
Individual consumers: **1-800-318-2596** (24/7 in multi languages)  
Small businesses: **1-800-706-7893** (M-F, 9-7)

**VETERANS ADMINISTRATION:** **1-800-827-1000**  
**SOCIAL SECURITY ADMINISTRATION:** **1-888-759-3908**

**MEDICARE** (Seniors' Health Insurance Information Program): **1-800-443-9354**

**MEDICAID (DHHS):** **1-919-855-4800**

**CHIP (NC HEALTH CHOICE, DHHS):** **1-919-855-4800**

**NC DEPT OF INSURANCE:** **1-800-546-5664**

**BLUE CROSS/BLUE SHIELD:** **1-800-324-4973**

**COVENTRY HEALTHCARE:** **1-855-449-2889**

**LOCAL COMMUNITY HEALTH CENTERS**

**LEGAL AID OF NC**

**ALCOHOL & DRUG COUNCIL OF NC**

**MDC/The Benefit Bank**

**LOCAL LIBRARIES**

**COMMUNITY COLLEGES**

**In Person:** Call ACA Scheduler to make an appointment

**By Mail:** Call ACA Call Center to get an application sent to you

[www.ncmedsoc.org](http://www.ncmedsoc.org)

*Presented as a public service announcement by the North Carolina Academy of Physician Assistants and the PA Section of the North Carolina Medical Society.*



Your **AFFORDABLE**  
**HEALTH INSURANCE**  
Resources

**TAKE A LOOK!**

## DO I HAVE TO PURCHASE INSURANCE? YES. IT IS THE LAW.

Most people must have health coverage in 2014 or pay a fee on your taxes. Some people may qualify for an exemption to this fee. You are already considered covered if you have Medicare, Medicaid, NC Health Choice, any job-based plan, any plan you bought yourself, COBRA, retiree coverage, TRICARE, Veteran's Administration (VA) Coverage, or some other health coverage.

## WHAT DO I NEED TO APPLY?

- **Social Security Number (SSN)**  
(or document numbers for legal residents) for everyone in your household who needs coverage.
- **Employer and Income Information**  
(for example, pay stubs, W-2 forms) for all in your household who need coverage.
- **Detailed information about your employer's insurance** (if offered).

## WHAT WILL YOU BE EXPECTED TO PAY?

**Premium** – the money you pay the insurance company every month or pay period.

**Deductible** – the amount you have to pay for healthcare each year before the insurance company starts paying.

**Co-Pay/Co-Insurance** – the money you may have to pay “out-of-pocket” for each service you receive.

**Out-of-Pocket Limit** – the most you have to pay each year, after which the insurance company pays for all covered costs.

- \* You may qualify for help paying out-of-pocket costs.
- \* Tax credits may help you pay your premiums.

## WHO CAN APPLY?

US Citizens, nationals, or legal residents

- Living in the service area
- Not incarcerated

With no other insurance or inadequate insurance

## HOW CAN I APPLY?

You can apply online, in person, by phone, or through the mail.

## HOW MUCH DOES IT COST?

**Cost will be based on household size and income.**

After you fill out a Marketplace application, you will learn if you qualify for private insurance plans, Medicaid or the Children's Health Insurance Program (CHIP). You may be eligible for financial help (**subsidized coverage**) if:

- You do not qualify for public coverage like Medicaid
- You have no “affordable” employer coverage
- Your income is less than \$45,960 if you are single, or up to less than \$94,200 for a family of 4 (Larger families have larger upper limits.)



## ABOUT THE ACA (OBAMACARE) - PPACA – THE PATIENT PROTECTION & AFFORDABLE CARE ACT OF 2010

### Provides:

- Subsidized private coverage for incomes up to \$94,200 for a family of 4
- Removes pre-existing conditions for children and adults
- Covers preventative services at \$0 copay
- Children can be covered to age 26 on parents' plan
- Guaranteed coverage – you cannot be denied
- All “essential benefits” are covered in non-grandfathered plans
- 66% of currently uninsured will qualify for discounts or free health insurance

## WHO OFFERS PLANS?

- Private insurance companies
- Marketplace
  - Blue Cross/Blue Shield
  - Coventry Healthcare

## DEADLINES

Open enrollment ends **March 31, 2014**, then begins again November 15, 2014. Otherwise, you must have a “qualifying event” to enroll at other times.

**KEY POINT TO REMEMBER** – Purchase from the Marketplace is not required to obtain coverage, *BUT* The Marketplace is the *only* place to get tax credits for premiums and cost-sharing reductions!