

Health Insurance Marketplace Frequently Asked Questions

Good news! The Health Insurance Marketplace is making health insurance coverage:

- **Easier to afford**
- **Easier to understand, compare, choose and use**
- **Easier to access — no limits for pre-existing conditions and no lifetime maximums**

In 2016, most people need to have health insurance or pay a tax penalty.

1. What is the Health Insurance Marketplace?

The Health Insurance Marketplace (sometimes referred to as the Health Insurance Exchange) is an online marketplace that allows you to purchase health insurance and maybe even qualify for lower costs. It is designed to be a “one stop shop” option where you can compare policies sold by different companies. All health insurance plans in the Marketplace must cover essential health benefits, making it easier to compare policies.

2. Why is this important to me or my family?

In 2016, most people are required to have health insurance or pay a tax penalty. If you don't have insurance in 2016, the penalty is 2.5 percent of your income or \$695 per person (\$347.50 per child under 18), whichever is higher. For those who are uninsured now, or who are paying a high cost for their insurance, the Health Insurance Marketplace may offer a great option for affordable health insurance coverage.

3. Will pre-existing conditions be covered under plans offered through the Marketplace?

Yes. Health insurance companies can't refuse to cover you just because you have a chronic or pre-existing condition. They also can't charge more for women than for men.

4. Are there lifetime limits on the amount that insurance plans will cover?

No. Insurance companies cannot impose annual or lifetime dollar limits on essential health benefits.

5. Is CareSource® part of the Marketplace?

Yes. CareSource is a health insurance provider on the Marketplace for West Virginia for 2016. To be designated as qualified health plan, health insurance companies must meet rules established by the government as part of the Patient Protection and Affordable Care Act, also known as health care reform.

6. How do I access the Health Insurance Marketplace?

To access the Health Insurance Marketplace, go to **HealthCare.gov**. Visit this website to educate yourself on the new health care laws and their impacts on you. Starting November 1, 2015, you can access this site to apply for coverage, compare available health plans and enroll in a plan.

7. I don't use a computer. Are there other ways to buy insurance through the Marketplace?

You can apply online, by phone, by mail and in person during open enrollment. Open enrollment goes from November 1, 2015 to January 31, 2016.

8. Who is eligible for the Marketplace?

Three requirements must be met to be eligible to obtain health insurance through the Marketplace:

- You must live in the U.S.
- You must be a U.S. citizen or national (or lawfully present).
- You can't be currently incarcerated.

9. Can my family be covered through the Marketplace?

Yes, some health insurance plans will offer family coverage and others will offer individual coverage for each member of your family. This allows you to customize your health insurance coverage so that it fits the needs of your family.

10. Can I provide coverage for my adult children?

In West Virginia, if your children are under age 26 and meet certain requirements, you can insure them under your family policy if the health insurance plan you choose covers dependents. This is true even if your children live on their own.

11. What essential health care benefits are covered?

Benefits covered by plans participating in the Marketplace include:

- Ambulatory and ER services
- Hospitalization and outpatient care
- Pregnancy and newborn care
- Pediatrics
- Prescription drugs and a few more

Some plans provide added benefits like dental and vision. Plans range from very basic to very broad coverage.

12. Are preventive services such as mammograms and vaccines covered?

Yes. All health insurance plans offered through the Marketplace cover preventive services at no cost to you.

13. Do I have to buy insurance through the Marketplace?

Federal law requires most people to have health insurance or pay penalties. This is part of the Patient Protection and Affordable Care Act, otherwise known as health care reform.

While you do not have to buy insurance from the Health Insurance Marketplace, most people have to be covered or pay a penalty. Using the Marketplace will allow you to compare available plans, ensure you receive essential health benefits and determine your eligibility for cost savings.

14. How much will Marketplace insurance cost?

The cost of health insurance through the Marketplace depends on the plan you choose, your age and your tobacco use. Regardless of the plan you choose, all costs will be stated up front so you'll know how much you'll be paying and what you'll be getting before you make a choice.

Many people will qualify for tax credits, also called subsidies, that lower your monthly payments based on your family income and size. The Marketplace will show you the amount you qualify for when you enroll starting November 1, 2015.

15. I can get insurance through work. Can I buy insurance through the Marketplace?

Individuals who can get insurance through their employers can buy insurance through the Marketplace if their premiums are not affordable (more than 9.5 percent of their total household income) or if the plan is inadequate (plan pays less than 60 percent of the cost of covered benefits).

16. How can I determine if I qualify for lower costs?

You will be able to determine if you qualify for lower costs through the Marketplace. You can access the Marketplace at **HealthCare.gov**.

Here is an example of who may be eligible for lower costs:

- An individual with income between \$16,243 and \$47,080 a year
- A family of four with income between \$33,465 and \$97,000 a year



17. What is the time frame for buying insurance through the Marketplace?

Starting November 1, 2015, you can enroll in a health care plan through the Health Insurance Marketplace. If you enroll by December 15, 2015, your coverage can start on January 1, 2016. You must have health insurance in 2016 or you may pay a penalty. Open enrollment ends January 31, 2016.

18. What information do I need to enroll in the Marketplace?

You will need the following information for each family member that will be enrolled:

- Social Security number or document number for legal immigrants
- Employer and income information, for example, wage and tax statements from pay stubs or W-2 forms
- Any current health insurance policy number
- If you're eligible for any employer health insurance (e.g. through a spouse or parent), information about that employer's plan
- Your 2015 plan ID, if you had Marketplace coverage in 2015

Where can I get more information?

Visit CareSource.com/educate or HealthCare.gov.

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