HEALTH CARE

HOW TO GET HEALTH INSURANCE

THE AFFORDABLE CARE ACT OPPORTUNITY IN KITSAP COUNTY

WHAT IS IT?

Improved access to affordable health insurance through the Patient Protection and Affordable Care Act will take effect in 2014. More than 27,000 uninsured Kitsap residents are expected to be eligible for public or subsidized health insurance.[1]

WHEN CAN I ENROLL AND WHEN DOES IT START?

Enrollment begins 10/1/13 for coverage starting 1/1/14. Most people who do not sign up by 3/31/14 will pay a penalty to the federal government.

HOW DO I ENROLL?

- The Kitsap Public Health District and several community agency partners will have certified *Assisters* to help you sign up beginning 10/1/13.
- On your own or with an *Assister*, you can buy a health insurance plan online at: www.wahealthplanfinder.org. When you sign up, you will be asked for your social security number, address, phone number, and estimated household income.
- To talk to an *Assister*, call the Health District at 360-337-5235 Monday through Friday from 8:00 a.m. to 4:00 p.m., or call the Washington Healthplanfinder Call Center at 1-855-WAFINDER (1-855-923-4633) or at TTY/TTD 1-855-627-9604 Monday through Friday from 7:30 a.m. to 8:00 p.m.

WHAT CAN I EXPECT FROM MY HEALTH INSURANCE?

- Insurance providers can't deny health insurance to people if they're sick.
- No out-of-pocket costs for preventive services.
- No cap on lifetime benefits.
- Young adults can stay on their parents' insurance plan up to age 26.
- All health insurance plans will include ten essential health benefits:

1. Ambulatory patient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including oral and vision care

KITSAP PUBLIC HEALTH DISTRICT

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WHO IS ELIGIBLE?

Anyone will be able to compare and select a Qualified Health Plan through the Washington State Health Benefits Exchange website (wahealthplanfinder.org). The website provides insurance options based on your income. The Affordable Care Act will expand eligibility for public insurance (Medicaid) to include those with incomes up to 138% of the Federal Poverty Level (FPL) and provide subsidies for those with incomes from 139% to 400% of the FPL (see table).[2,3] About 10,000 uninsured Kitsap residents will become eligible for Medicaid and about 14,000 will be eligible for subsidies.[1] You qualify for Medicaid or subsidized insurance if your household income is no higher than:

	Number of Persons in Family/Household:					
	1	2	3	4	5	6
Expanded Medicaid Annual income up to 138% FPL	$15,856	$21,404	$26,951	$32,499	$38,047	$43,594
Subsidized Insurance Annual income up to 400% FPL	$45,960	$62,040	$78,120	$94,200	$110,280	$126,360

WHO WILL REMAIN UNINSURED?

While the Affordable Care Act will significantly expand health insurance coverage in Kitsap County, some people will remain uninsured in 2014 and beyond.

- Undocumented immigrants are ineligible for the Medicaid expansion regardless of how long they have lived in the U.S.
- Lawfully present immigrants who have lived in the U.S. for less than five years are not eligible for the Medicaid expansion, but they will be able to purchase coverage through Washington Healthplanfinder. Those with incomes below 400% FPL may be eligible for subsidies.
- Some people who qualify for public or subsidized insurance will choose not to enroll, but will have to pay a penalty.[4]
- Some people may be exempt from the requirement to have insurance.[4]

WHERE DO I GET MORE INFORMATION?

Washington Healthplanfinder: http://www.wahealthplanfinder.org

- Where you select and enroll in a health insurance plan starting 10/1/13, learn about the enrollment process and use the health insurance premium cost calculator.

Washington Health Benefits Exchange: http://wahbexchange.org

- Learn about the Exchange, a public-private partnership, responsible for the Washington Healthplanfinder.

Washington State Health Care Authority: http://www.hca.wa.gov/

- Click on the "Health Care Reform" tab at the top to learn about the Affordable Care Act, Medicaid expansion and more.

Washington State Office of the Insurance Commissioner: http://www.insurance.wa.gov/

- Learn about Health Care Reform. Online form available to submit any health insurance questions to Commissioner Mike Kreidler.

HealthCare.gov: http://www.healthcare.gov

- National website with information, videos and blogs on health care and reform.

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[1] U.S. Census, American Community Survey, 2009-2011.

[2] 2013 Federal Poverty Guidelines, http://aspe.hhs.gov/poverty/13poverty.cfm.

[3] ACA allows states to expand Medicaid up to 133% FPL; however, the threshold will effectively be 138% FPL because the ACA requires that 5% of people's income be "disregarded" when determining eligibility.

[4] For details, go to: healthreform.kff.org/the-basics/requirement-to-buy-coverage-flowchart.aspx.