

Recently Lost Health Insurance?

You may be eligible for a **Special Enrollment Period** to apply for a private policy through the Marketplace!

What is a Special Enrollment Period (SEP)?

People who experience a change in life circumstance outside of Open Enrollment may be eligible for a 60-day Special Enrollment Period to apply for health insurance through the Marketplace. Qualifying events include:

- Loss of previous health insurance due to:
 - > Loss of job or leaving a job.
 - > Turning 26 and aging off your parent's plan.
 - > Expiration of COBRA.
 - > Employer stops offering coverage, or job-based coverage is no longer affordable.
- Retiring before age 65.
- **MANY MORE LIFE CHANGES!**

Important Facts about the Marketplace

- The Marketplace is a tool for comparing and purchasing insurance plans that fit your income and health care needs.
- You can sign up for health insurance through the Marketplace at **healthcare.gov** or **1-800-318-2596**.
- You cannot be denied for having a pre-existing condition.
- Each plan on the Marketplace includes FREE preventive services like annual exams and preventative screenings.
- You could qualify for financial help!

Questions? FREE in-person or virtual help is available! Call **1-888-392-5132** or go to **enrollva.org/get-help** to find a local assister.

Financial Assistance is Available

You are eligible for help paying for insurance through the Health Insurance Marketplace if:

- You are lawfully present in the US, including permanent residents and visa holders.
- You are not eligible for other government-sponsored coverage such as Medicare and Medicaid.
- You are not offered employer coverage that meets certain minimum standards.

Because of a new law, you may be eligible for financial assistance even if your income exceeds 400% of the Federal Poverty Line (see reverse for details).

You may also qualify for lower deductibles and out-of-pocket costs if your income is below 250% FPL.

ENROLL

VIRGINIA!

Income Levels at a Glance

2021 Federal Poverty Guidelines (Coverage Year 2022)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,880	\$17,774	\$19,320	\$25,760	\$32,200	\$38,640	\$51,520
2	\$17,420	\$24,039	\$26,130	\$34,840	\$43,550	\$52,260	\$69,680
3	\$21,960	\$30,304	\$32,940	\$43,920	\$54,900	\$65,880	\$87,840
4	\$26,500	\$36,570	\$39,750	\$53,000	\$66,250	\$79,500	\$106,000
5	\$31,040	\$42,835	\$46,560	\$62,080	\$77,600	\$93,120	\$124,160
6	\$35,580	\$49,100	\$53,370	\$71,160	\$88,950	\$106,740	\$142,320
7	\$40,120	\$55,365	\$60,180	\$80,240	\$100,300	\$120,360	\$160,480
8	\$44,660	\$61,630	\$66,990	\$89,320	\$111,650	\$133,980	\$178,640

For households with more than 8, add \$4,540 for each additional person.

Eligibility for premium tax credits in coverage year 2021 is based on 2020 poverty guidelines.

FPL = federal poverty line. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines

Quick Income Facts

- If your income is **138% FPL or less**, you may be eligible for Medicaid (children and pregnant women with income **up to 205% FPL** may also qualify).
- If your income is **139% FPL or higher**, you may be eligible for financial assistance in the Marketplace. This year, tax credits are available **even if your income exceeds 400% FPL**.
- You can apply the financial assistance to lower your monthly health insurance premium **OR** take the tax credits as a lump sum when you file your taxes.
- If your income is **below 250% FPL**, you may also qualify for "cost-sharing reductions," which reduce your out-of-pocket costs, such as deductibles and co-payments.

Medicaid Updates

Medicaid now includes **dental benefits for adults** (children's dental is also included)!

Pregnant women who meet income guidelines, **regardless of immigration status**, are eligible for Medicaid.

Remember: Adults under 65 with income below 138% FPL are eligible for Medicaid, regardless of resources, family size, or disability.

You can apply for Medicaid year-round through:

- Enroll Virginia – 1-888-392-5132
- Cover Virginia Call Center – 1-855-242-8282
- CommonHelp online application – commonhelp.virginia.gov
- Your local Department of Social Services via paper application
- Healthcare.gov

Marketplace vs. COBRA

- If you lose job-based coverage you qualify for a Special Enrollment Period to enroll in a Marketplace plan, even if you are offered COBRA.
- The financial assistance offered through the Marketplace is not available for COBRA.
- If you enroll in COBRA and your initial 60-day SEP ends, you must wait until Open Enrollment, you qualify for another SEP, or the COBRA expires to enroll in a Marketplace plan.
- Medicaid enrollment is open year-round, and you can apply even if you have other health insurance.
- **It is always important to compare what doctors, hospitals and prescriptions are covered before switching plans.**

ACA & Taxes

The tax penalty for not having health insurance has been removed. But, having ACA insurance can still affect your taxes.

You cannot receive financial assistance for a Marketplace plan while you are enrolled in **or eligible for other "minimum essential coverage."**

Be sure to cancel your Marketplace coverage if you gain new employment that offers health insurance (even if it is more expensive than the Marketplace plan) or become eligible for Medicaid or Medicare. If you do not, you may have to repay the financial assistance you received through the Marketplace while eligible for other coverage.