



# Health Care Reform Information For Individuals

## How does federal health care reform affect me?

- ◆ The federal health care reform law (Affordable Care Act) will enable Wyoming resident to apply for an enroll in health plans through the Health insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov).
- ◆ Health insurance companies are required to sell insurance to any person regardless of health status and without imposing a waiting period or exclusion for a pre-existing condition.
- ◆ Individuals and families already covered by job-based health insurance can remain in those plans and need to do nothing further.
- ◆ A person who does not have health insurance and who does not enroll in a health insurance plan by January 1, 2014, may be subject to a tax penalty.

## What if I cannot afford health insurance?

- ◆ Many Wyoming residents will be eligible for an insurance premium tax credit to offset the cost of their insurance premium. The tax credit will pay a percentage of the total premium based on a sliding scale for individuals earning between 100% and 400% of federal poverty level. The subsidies are **only** available to individuals in this income range who purchase health insurance through the Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov).
- ◆ In addition, individuals between 100% and 400% of federal poverty level may be eligible to receive subsidies to offset out-of-pocket expenses, such as deductibles and co-pays.
- ◆ For 2013, federal poverty level range of 100% - 400% is \$11,490 to \$45,960 for an individual and \$23,550 to \$94,200 for a family of four.

## How do I get health insurance?

- ◆ There are two ways individuals and families can get health insurance:
  - 1) The federal Health Insurance Marketplace — Through [www.healthcare.gov](http://www.healthcare.gov), individuals may apply for, compare and enroll in individual or family health insurance plans. The online application will also help consumers determine if they qualify for public health programs (Medicaid or SHIP), tax credits and/or health insurance premium subsidies. The Marketplace will be online but other means of enrollment will be possible. For information call the **consumer hotline at: 1-800-318-2596**.
  - 2) Traditional Insurance Market — The existing market of insurance will continue. Consumers may contact an insurance agent, call an insurance company directly, or get insurance through an employer. Policies sold outside the Marketplace are required to accept consumers without regard to health status and without pre-existing condition waiting periods or exclusions.
- ◆ Tax credits and premiums subsidies, however, are only available for plans purchased from the Health Insurance Marketplace at [www.healthcare.gov](http://www.healthcare.gov).

## When may I purchase insurance?

- ◆ The initial **Open Enrollment** period for plans within the Health Insurance Marketplace begins October 1, 2013, and ends March 31, 2014. Plans purchased during open enrollment will be in effect for calendar year 2014.
- ◆ Starting in 2014, Open Enrollment periods will run from October 15<sup>th</sup> through December 7<sup>th</sup>.
- ◆ Certain qualifying changes in circumstances—marriage, birth or adoption of a child, loss of a job, or other “special events”— will enable enrollment in a health insurance plan outside the regular Open Enrollment periods.



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## Continued

### What if I need help applying for or choosing a plan on the Health Insurance Marketplace?

- ◆ Consumer Assistance will be available in a variety of ways to help consumers enroll in plans through the Health Insurance Marketplace.
  - ◆ **Federal Call Center** (1-800-318-2596) is already providing information about how to apply for health insurance and the Affordable Care Act. As of October 1, 2013, Call Center Representatives will assist callers with applying for, comparing and enrolling in health plans.
  - ◆ **Navigators** will assist individuals with filling out the application and enrolling in a health insurance plan through the Health Insurance Marketplace. Wyoming organizations that received the federal Navigator grants have been posted on [www.healthcare.gov](http://www.healthcare.gov) and the Wyoming Insurance Department's website ([www.doi.wyo.gov](http://www.doi.wyo.gov)). For referral to a Navigator located in Wyoming, contact Wyoming 2-1-1 (in Wyoming dial 211).
  - ◆ **Certified Application Counselors (CACs)** will perform many of the same functions as Navigators to educate consumers and assist them with applications and enrollment. A search function for CACs will be available on [www.healthcare.gov](http://www.healthcare.gov) and referrals may be made through Wyoming 2-1-1 (in Wyoming, dial 211)
  - ◆ The **Wyoming Insurance Department** will continue to be available to help Wyoming consumers with questions or complaints about health insurance.

### Where can I find additional information about health insurance and the ACA?

- ◆ The federal Health insurance Marketplace: [www.healthcare.gov](http://www.healthcare.gov)
- ◆ Wyoming Insurance Department: <http://doi.wyo.gov/> or toll free 1-(800)-438-5768 (in state only) or email at [wyinsdep@wyo.gov](mailto:wyinsdep@wyo.gov).
- ◆ For Medicaid information, the Wyoming Department of Health website at: <http://www.health.wyo.gov/default.aspx>
- ◆ For information on Medicare and the ACA: <http://www.medicare.gov/about-us/affordable-care-act/affordable-care-act.html>
- ◆ For information on the tax penalty—IRS: <http://www.irs.gov/uac/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>
- ◆ For general information on health insurance and health care reform: <http://healthreform.kff.org/>

#### STATE OF WYOMING DISCLAIMER:

The Affordable Care Act (ACA) is a federally-mandated health care and health insurance law. Wyoming citizens and employer are impacted by this law. Wyoming opposed the ACA, and joined other states in a lawsuit to have the law overturned. The United States Supreme Court has upheld the law, and the Affordable Care Act will be implemented in Wyoming and across the country.

Because the law impacts Wyoming citizens and employers, the State of Wyoming believes it is our obligation to provide relevant factual information. The information is not intended to provide legal advice and it does not include all details found in the ACA. Readers are encouraged to consult specific provisions of the ACA and obtain advice from appropriate sources as required.