INSURANCE MARKETPLACE SCREENING FOR UNINSURED CLIENTS

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Can you prove US citizenship or legal residence?	□ NO. Stop here. You CAN'T buy insurance in the marketplace		
residence:	☐ YES. Go to the next question		
Do you have Medicaid or Medicare?	☐ YES. Stop here. You CAN'T buy insurance in the marketplace		
	□ NO. Go to the next question		
Does your employer offer insurance that	☐ YES. Stop here. You CAN'T buy insurance in the marketplace		
 a) Is affordable (costs less than 9.56% of household income to cover you) b) Has decent benefits (e.g. "mini-med" doesn't count) 	□ NO or you're unsure. Go to the next question		
Does your spouse's employer offer insurance that a) Is affordable (costs less than 9.56% of	☐ YES. Stop here. You CAN'T buy insurance in the marketplace		
household income to cover your spouse) b) Has decent benefits (e.g. "mini-med" doesn't count)	□ NO or you're unsure. Go to the next question.		
Is your income lower than column A in the Income Table on the next page? (Use your best guess for what income will be in 2015. Eligibility is based on PROJECTED 2015 income.)	 YES. Stop here. You CAN buy insurance, but can't get help with the cost You may be able to get help with the cost if you can be claimed as a dependent on someone else's taxes You are exempt from the requirement to have insurance. You may need to log onto healthcare.gov to apply for exemption 		
	□ NO. You CAN buy insurance in the marketplace. Go to the next question to find out about help with costs.		
Is your income higher than column C in the Income Table on the next page?	YES. Stop here. You MUST buy insurance, qualify for an exemption, or pay a tax penalty. You can't get help with the cost.		
	■ NO. You CAN buy insurance in the marketplace AND get help with the cost. Go to the next question.		
Is your income higher than column B in the Income Table on the next page?	■ NO. You SHOULD apply for insurance and financial help, but won't owe a tax penalty if you don't buy. You should file for an exemption with healthcare.gov.		
	☐ YES . You MUST buy insurance or qualify for an exemption, or you will owe a tax penalty.		
SUMMARY: Check all that apply. Based on screening, you <i>probably</i> CAN buy marketplace insurance CAN get help with costs – SHOULD apply CAN'T buy marketplace insurance			

INSURANCE MARKETPLACE PRE-SCREENING INSTRUCTIONS

- Use this form to identify ADAP clients who may be
 - > able to buy health insurance through the NC Insurance Marketplace
 - able to get financial help with costs, and/or
 - required to obtain coverage or qualify for an exemption to avoid tax penalty
- Open enrollment for 2015 coverage runs November 15, 2014 to February 15, 2015.
- Financial Assistance: In addition to government help via tax credits (reduced premiums) and reduced cost sharing, assistance with drug cost sharing is available from Patient Access Network (PAN) Foundation, www.panfoundation.org.
- Clients who enrolled in marketplace insurance in 2014 should return to healthcare.gov and update income and plan choice. Clients SHOULD NOT rely on auto-reenrollment, regardless of what Marketplace or insurance company notices say. Plans, premiums, and subsidy amounts will change for 2015. Clients may lose their subsidy if they do not return to healthcare.gov to re-enroll!
- Clients who don't enroll: Clients who are eligible for marketplace insurance but choose not to enroll may still receive Ryan White services. Grantees must document efforts to assist clients with enrollment. Clients eligible for marketplace insurance must qualify for an exemption to avoid a tax penalty.
 - > Tax Penalties for being without insurance INCREASE in 2015:
 Penalty is the GREATER of \$325 or 2% of income, per uninsured family member (\$162.50 per child).
 - **Exemptions:** There are many exemptions, but most (including exemption for being in a non-Medicaid expansion state) require that the *client obtain exemption certificate from healthcare.gov*.

NOTE: This form simplifies complicated rules so you can identify clients who may be eligible. For questions about specific circumstances, clients should turn to consumer assistance resources including:

- NC health insurance navigators -- schedule an appointment: 555-733-3711
- healthcare.gov -- 24/7 call center 1-800-318-2596

Marketplace Insurance Income Thresholds			
	Α	В	С
Number in	Eligible for Financial	Required to	Upper Limit for
household	Help with Costs	Have Coverage	Help with Costs
1	11,670	16,105	46,680
2	15,730	21,707	62,920
3	19,790	27,310	79,160
4	23,850	32,913	95,400
5	27,910	38,516	111,640
6	31,970	44,119	127,880
7	35,030	49,721	144,120
8	49,090	55,324	160,360

Income thresholds are:

- **A. Eligible for financial help with costs**: income over 100% of federal poverty level. People under this income level can buy insurance in the marketplace, but won't qualify for financial help
- **B.** Required to have coverage: income over 133% of federal poverty level (exemptions apply). Coverage can come from employer, marketplace, government, or private market. People with incomes between **A** and **B** are exempt from the coverage requirement, but must go on healthcare.gov and get the exemption.
- **C. Upper limit for help with costs**: 400% of federal poverty level. People with incomes above this level can buy insurance, but won't qualify for financial help (tax credit)