

How Health Insurance Works:

You pay an insurance company so that when you have medical bills, the insurance company will pay most of it. The **Plan** you choose says what treatments you can get, how much you will have to chip in, and what doctors, hospitals, and pharmacies you can use.

Types of Payments:

Premium: Your monthly payment to the insurance company. You pay it every month, even if you don't get a medical treatment.

Deductible: The amount you pay before the insurance company starts to pay for your treatment. Most plans have deductibles, but you may get some services even if you haven't met the deductible.

Copayment: A *set amount* you pay when you get medical treatment or drugs. You can usually get copay services even before you've met your deductible.

Coinsurance: A *percentage* of the medical bill that you pay. The insurance company pays the rest. Coinsurance starts after you meet your deductible.

If you qualify for extra financial help, you will get lower copays, coinsurance and deductibles.

Maximum Payment:

Maximum out-of-pocket: Once you have paid a certain amount in copays, coinsurance and deductibles, you don't pay anything when you get treatment or services for the rest of the year. You only pay your monthly premium.

Where do I stand?

Can I get help with premiums?

To get help with premiums, your income must be over \$11,490/year and under \$44,960. For a family of 3, income must be over \$19,530 and under \$78,120.

Can I get help with copays, coinsurance & deductibles? To get help with copays and deductibles, your income must be under \$28,725/year, or \$48,825 for a family or 3.

Am I required to get health insurance?

You are required to have insurance if you are a US citizen and your income is over \$15,856, or \$26,961 for a family of 3 — unless you qualify for an exemption.

What's the penalty if I don't buy insurance?

For 2014, the penalty is \$95 per adult or 1% of income. This will increase up to \$695, or 2.5% of income in 2015.

How is the penalty paid?

The penalty will be charged when you file taxes, starting with your tax return for 2014 (filed in 2015).

For more information:

24/7 Toll Free Call Center: 1-800-318-2596
www.healthcare.gov
www.ncdoi.com
www.enrollamerica.org
Enrollment help: 555-733-3711
ADAP questions: 1-877-466-2232

Affordable Care Act Insurance and People living with HIV



Duke AIDS Legal Project
(919) 613-7169

Get Ready for the North Carolina Health Insurance Marketplace

Welcome To The Marketplace

Starting 2014, people in North Carolina will have a new opportunity to buy health insurance: the Health Insurance Marketplace. If you're uninsured, you can buy insurance.

Where is the marketplace? You can buy insurance online, by phone, or through an insurance broker. You'll be able to compare plans and choose the one that works for you.



When can I sign up?

Enrollment runs October 1, 2013 through March 31, 2014. Coverage starts as early as January 1, 2014.

How do I get help signing up?

Trained Navigators and certified application counselors can help.

What's important in choosing a plan?

Make sure you have a list of your doctors, hospitals, and medicines to make sure they are covered.

Can everyone use the marketplace?

No. Only people who don't get insurance through work or the government (Medicare/Medicaid, etc.). Only US citizens and documented immigrants are eligible.

BUT . . . How Will I Afford It?

If you have lower income, you'll get help paying for insurance. You can apply for help when you shop for a plan. You'll know ahead of time how much you will pay.

Can the Insurance Company Turn Me Down or Charge more Because I Have HIV?

No! The Affordable Care Act — Obamacare — outlawed these practices.

What If I Don't Buy Insurance?

It's the Law. Starting January 2014, almost every U.S. citizen who makes over about \$16,000/year is required to have health insurance. Any decent insurance counts — insurance from your job, Medicare, Medicaid, etc. If you don't have insurance, you may have to pay a **penalty** when you file your taxes, unless you get an exemption.

Can I get an exemption?

Yes, there are several exemptions, including if you can't find affordable insurance, you have a special hardship, you aren't required for file taxes, and more.

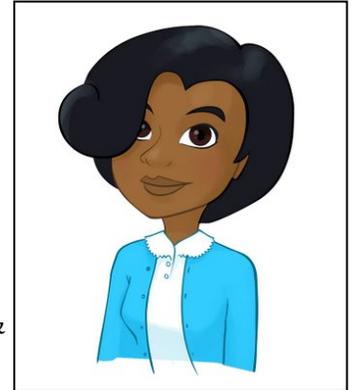
What about Ryan White & ADAP?

Insurance will pay for much more than Ryan White, like hospital stays and care for non-HIV conditions. But Ryan White and ADAP will be there for people who still can't find good insurance they can afford. In some states, ADAP helps pay for insurance — this may come to NC too.

Paying for Insurance

Meet Jane:

- Jane earns \$16,433 a year.
- She is uninsured and gets her care through Ryan White & ADAP.
- In 2014, she'll have to buy health insurance for herself.
- Because she has a low income, the government will pay part of her insurance expenses.



Jane's Payments

- Jane's monthly premium costs \$475/month, but *Jane pays only \$57/month* (the government pays the other \$418).
- Jane will pay reduced copayments when she gets treatments and drugs
- After she pays \$2116 in copayments, she only has to pay her monthly premium for the rest of the year