

Health Insurance Requirement

[Most people must have health coverage or pay a penalty.](#) If you don't have coverage in 2015, you may have to pay a fee of either \$325 per adult plus \$162.50 per child or 2% of your income, whichever is higher. You'll pay the fee with your 2015 income taxes. The penalty will increase in 2016.

Some people may qualify for an [exemption](#) from the fee, based on income or other factors.

[You are considered covered](#) if you have most job-based coverage, Medicare Part B, COBRA, retiree coverage Medicaid, CHIP, VA health coverage, TRICARE, most student insurance, or a plan you bought yourself that covers the essential benefits.

Licensed Navigators

- Help consumers complete applications
- Provide impartial advice on insurance enrollment
- Offer outreach and education about the Marketplace and insurance use
- Refer clients to other community resources



Serving the following
Florida counties:

Lake	Osceola
Orange	Seminole

Call for free
in-person
Assistance

1-877-564-5031

Email:
cflnavigator@gmail.com



Visit us on the web:
<https://CoveringCFL.net>
<https://pcanorangecounty.com>

NEED AFFORDABLE HEALTH
INSURANCE?



Connecting you with coverage



The Health Insurance Marketplace helps people find health coverage and allows those insured through the Marketplace to re-enroll

A Navigator can help you fill out a Marketplace application and inform you if you are eligible for:

- Qualified Health Plans which are private health insurance plans. Some plans include dental coverage. In other cases, separate dental plans are available.
- Financial assistance based on household size and income. Most people who apply will qualify for lower costs.
- Florida Kidcare, CHIP or Medicaid.

Financial Assistance

Tax credits for lowering premiums may be available for individuals and families whose income falls in the ranges below:

Number of people in your household					
1	2	3	4	5	6
\$11,670	\$15,730	\$19,790	\$23,850	\$27,910	\$31,970
to	to	to	to	to	to
\$46,680	\$62,920	\$79,160	\$95,400	\$111,640	\$127,880

Tax credits for lowering premiums AND out-of-pocket costs may be available for individuals and families whose income falls in the ranges below:

1	2	3	4	5	6
\$11,670	\$15,730	\$19,790	\$23,850	\$27,910	\$31,970
to	to	to	to	to	to
\$29,175	\$39,325	\$49,475	\$59,625	\$74,275	\$79,925

Open Enrollment

Nov. 1, 2015—Jan. 31, 2016

Special Enrollment Periods

Feb. 16, 2015—Oct. 31, 2015

Feb. 1, 2016 until next Open Enrollment

Enroll outside of open enrollment if you moved, got married, had a baby or adopted a child, had a change in income, lost coverage from your work, school, Medicaid or a divorce, changed immigration status, left incarceration and more.

10 Essential Health Benefits Offered with All Plans

- Outpatient care
- Emergency Services
- Hospitalization
- Mental Health/Behavioral Health Treatment
- Maternity and newborn care
- Prescription drugs
- Rehabilitative Services
- Laboratory Services
- Preventive and Wellness care
- Pediatric services including dental



Free Preventive Care

- Mammograms and other cancer screenings
- Vaccines
- Blood pressure and cholesterol screenings
- Birth Control
- Depression screening....and more

Marketplace Application Checklist

When you apply for coverage in the Health Insurance Marketplace, you will need to provide some information about you and your household, including income and any insurance you currently have.

Use the checklist below to help gather what you will need to apply for coverage.

- ✓ Social Security Numbers (or document numbers for legal immigrants) for everyone applying for coverage
- ✓ Employer and income information for every member of your household (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
- ✓ Policy numbers for any current health insurance plans covering members of your household
- ✓ Completed Employer Coverage Tool for every job-based plan you or someone in your household is eligible for. (You'll need to fill out this form even for coverage you're eligible for but don't enroll in). Contact us to obtain a copy of the Employer Coverage Tool or download it from healthcare.gov.

