

# Getting Health Insurance under the Affordable Care Act

5 things to know:

## 1. What is a Health Insurance Marketplace or Exchange?

A Health Insurance Marketplace or Exchange is a new way that Americans can compare and shop for health insurance. U.S. citizens and others who are legally in the U.S. can sign up for health insurance through the Marketplace. You cannot be turned down. You may even be able to get help paying for your new insurance.

Beginning **October 1, 2013 until March 31, 2014**, you can sign up for health insurance.

For more information or to sign up for health insurance go to [www.healthcare.gov](http://www.healthcare.gov) or call 1-800-318-2596

## 2. Do I have to sign up for health insurance?

- **You do need to sign up** if you have no insurance, or you are losing your coverage, or you are not eligible to be covered under an affordable, quality employer plan. If you don't have insurance that qualifies as minimum essential coverage, you may have to pay a fee when you file your taxes.
- **You do not need to sign up** if you are covered by Medicare, Medicaid for Elderly, Blind or Disabled, the VA health program, or good and affordable insurance through your job or your spouse's job.
- If you are currently on **BadgerCare (Medicaid)** and your coverage is ending, you should have received a letter from the State of Wisconsin telling you to go to the Marketplace to apply. If you do receive a letter, it will be important for you to apply through the Marketplace. If you are unsure about whether your coverage is ending, please call 1-888-794-5556.
- **Young adults** can stay on their parents' insurance until they turn 26, but they can also go to the Marketplace to see if they can get less expensive insurance or qualify for BadgerCare.

## 3. How much does it cost?

- It does not cost anything to apply and learn what insurance plan options you qualify for, what they will cost per month, and what financial help you can receive.
- Once you know your options you can decide what health insurance plan is best for you and your budget.
- You may qualify for a discount and/or tax credit from the federal government. The amount of financial assistance is calculated when you sign up and it can lower your monthly cost right away.

## 4. What information do I need to sign up?

- ID information for all members of your family (age, Social Security numbers, or legal permanent resident/green card or visa numbers.)
- Income for all family members because you will have to estimate your 2014 family income to get your financial assistance (pay stub or tax forms, or other documents showing income.)
- Information about insurance offered through your job or your spouse's job, even if you don't take it, including how much it costs for a single plan.

## 5. Important things to remember after sign up

- You must pay your premiums (the amount you pay for your insurance) every month to keep your coverage.
- Watch for information about the health insurance plan you select (such as membership card, new member letter, and more) which will help you get started with your new plan.
- Report any changes in family income or number of people in your family by calling the Health Insurance Marketplace at 1-800-318-2596.

