

FREQUENTLY ASKED QUESTIONS

For Individuals and Families



Published August 2013

What is the Missouri Health Insurance Marketplace?

The Missouri Health Insurance Marketplace is a website where you can compare and buy the health insurance plan that best fits your needs. You can get help understanding Marketplace health plans and applying for insurance online, in person, and by phone. You can use the Missouri Marketplace if you:

- Are an individual or family buying insurance on your own.
- Don't have access to affordable coverage through your job.

The Missouri Health Insurance Marketplace opens October 1, 2013. During the open enrollment period, October 1, 2013, through March 31, 2014, you can complete your marketplace application by:

- Visiting the marketplace at www.healthcare.gov.
- Calling **1-800-318-2596** (TTY 1-855-889-4325).
- Working with a navigator or certified application counselor in person. Visit www.covermissouri.org to find a location near you.

When can I use the Missouri Health Insurance Marketplace? Will my coverage start right away?

You can buy insurance through the Missouri Health Insurance Marketplace after it opens on October 1, 2013. The date your coverage starts depends on when you buy your health plan. This chart can help you see when your coverage might start.

DATE YOU BUY COVERAGE	WHEN COVERAGE STARTS
Before December 15, 2013	January 1, 2014
December 15, 2013 to January 15, 2014	February 1, 2014
January 16, 2014 to February 15, 2014	March 1, 2014
February 16, 2014 to March 15, 2014	April 1, 2014
March 16, 2014 to March 31, 2014	May 1, 2014

If you have a major life change – like get married, have a baby, or lose a job – after the open enrollment period ends on March 31, 2014, you may still be able to buy a health plan in the Missouri Health Insurance Marketplace.

What happens if I don't have health insurance?

Starting January 2014, most Americans will be required to have health insurance or pay a penalty. The Internal Revenue Service (IRS) will decide if you have to pay a penalty based on your tax return, where you'll be asked to show proof of health insurance. If you owe a penalty, the amount may be subtracted from any tax refund you're due.

In 2014, the penalty is the larger amount of: 1% of income or a flat dollar amount – \$95 per adult and \$47.50 per child, not to exceed \$285 for a family.

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Who doesn't have to have insurance?

If you don't have insurance, you won't have to pay a penalty if:

- You're part of a federally recognized religion that prevents you from accepting insurance benefits, such as a member of the Amish community.
- You're a member of a recognized health care sharing ministry.
- You're a member of a recognized American Indian tribe.
- You're an undocumented immigrant.
- You're in jail or prison.
- Your income is below the federal income tax filing threshold.
- You don't have access to affordable health insurance. This means:
 - Health insurance would cost more than 8% of your income for individual coverage.
 - You would have qualified for Medicaid if Missouri had chosen to increase eligibility. The expansion would have covered individuals with income below \$15,860 and a family of four with income below \$32,500.

I'm worried about cost. How can I afford health insurance?

If you use the Missouri Health Insurance Marketplace to buy coverage, you may qualify for financial help. When you fill out your application, you'll find out if you can get new tax credits to lower your monthly premiums and out-of-pocket health care costs. They're available to people with income at a certain level. You qualify for premium tax credits if you:

- Don't have access to affordable health insurance through work,
- Don't receive Medicare,
- Use the Missouri Health Insurance Marketplace to buy insurance, and
- Have a household income between 100% and 400% of the federal poverty level.

You qualify for lower out-of-pocket costs if:

- You receive a premium tax credit,
- You choose to buy a silver-level plan through the Missouri Health Insurance Marketplace, and
- You have income at or below 250% of the federal poverty level.

FAMILY SIZE	2013 FEDERAL POVERTY LEVEL	
	(100%-400%)	(250%)
1	\$11,490 to \$45,960	\$28,725 or less
2	\$15,510 to \$62,040	\$38,775 or less
3	\$19,530 to \$78,120	\$48,825 or less
4	\$23,550 to \$94,200	\$58,875 or less

Learn more and find tools to help you use the Missouri Marketplace at www.covermissouri.org.