

Insurance? Affordable Care Act? Healthy Michigan Plan?

Confused? You are Not Alone.



We Can Help!

A Free Service for
all Community Members

Family Health Care



Our specialists are certified to help you with the details.

Many people have questions about the new requirement to have health insurance coverage. We can help you understand how the Affordable Care Act impacts you, help you find out what options are available to you under the law, and help find exemptions you weren't aware of to avoid tax penalties for not having coverage. Family Health Care enrollment specialists are unbiased, certified and experienced with helping others understand the law and the sign-up process. We can help you with:

- Health Insurance Marketplace application and insurance plan comparison
- Applying for and understanding Medicaid
- Enrolling in and understanding Medicare
- Applying for Food Assistance, State Emergency Relief, and other state programs
- Connecting you with other services and assistance you may need or be eligible for

Our friendly and knowledgeable staff offer flexible appointment times for all community members, not just patients of Family Health Care.

Baldwin (231) 745-0437
Cadillac/McBain (231) 876-6583
Grant (231) 834-9781
White Cloud (231) 689-7676



Care for every step of your life
www.familyhealthcare.org

2015 GROSS INCOME ELIGIBILITY LEVELS FOR SUBSIDIZED PROGRAMS IN MICHIGAN (MAGI = MODIFIED ADJUSTED GROSS INCOME; AS A MAGI PROGRAM, HEALTHY MI PLAN DOES NOT COUNT ASSETS)

| Family Size | 100% FPL | 133% FPL | 138% FPL | 150% FPL | 160% FPL | 195% FPL | 200% FPL | 212% FPL | 250% FPL | 400% FPL |
|-------------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|-----------|------------|
| 1 | \$ 11,770 | \$ 15,654 | \$ 16,243 | \$ 17,655 | \$ 18,832 | \$ 22,952 | \$ 23,540 | \$ 24,952 | \$ 29,175 | \$ 46,680 |
| 2 | \$ 15,930 | \$ 21,187 | \$ 21,983 | \$ 23,895 | \$ 25,488 | \$ 31,064 | \$ 31,860 | \$ 33,772 | \$ 39,325 | \$ 62,920 |
| 3 | \$ 20,090 | \$ 26,720 | \$ 27,724 | \$ 30,135 | \$ 32,144 | \$ 39,176 | \$ 40,180 | \$ 42,591 | \$ 49,475 | \$ 79,160 |
| 4 | \$ 24,250 | \$ 32,253 | \$ 33,465 | \$ 36,375 | \$ 38,800 | \$ 47,288 | \$ 48,500 | \$ 51,410 | \$ 59,625 | \$ 95,400 |
| 5 | \$ 28,410 | \$ 37,785 | \$ 39,206 | \$ 42,615 | \$ 45,456 | \$ 55,400 | \$ 56,820 | \$ 60,229 | \$ 69,775 | \$ 111,640 |
| 6 | \$ 32,570 | \$ 43,318 | \$ 44,947 | \$ 48,855 | \$ 52,112 | \$ 63,512 | \$ 65,140 | \$ 69,048 | \$ 79,925 | \$ 127,880 |

The Marketplace

The Health Insurance Marketplace offers low cost health insurance policies to qualifying individuals and families. Policy costs and coverage levels vary. Most households qualify for assistance in keeping costs affordable through:

Advanced Premium Tax Credit

If determined to be eligible, these credits can be applied to lower the cost of your monthly health insurance premium. We can show you how to avoid surprises at the end-of-year tax filing season.

Cost Sharing Reductions

If you qualify, a cost sharing reduction can keep deductibles, co-pays and other out-of-pocket costs to a minimum.

We can help you compare insurance plans that fit your family's needs and eligibility. You choose your plan and level of benefits.

Important Dates:

October 15, 2015: Insurance Renewal Starts - This is a critical part to keeping your insurance. Please pay attention to these packets when they arrive in the mail. We are here to help answer any questions about the renewal process.

November 1, 2015: Open Enrollment

Starts - Enroll before December 15, 2015 if you want your coverage to begin by January 1, 2016.

January 31, 2016: Open Enrollment Ends

Some may qualify for a Special Enrollment Period—Ask us if you are eligible.

Healthy Michigan Plan

Requirements

- 19-64 years old and a resident of Michigan
- Have gross income at or below 133 percent of the federal poverty level for the current tax year (see the income guidelines chart)
- You are not enrolled in or qualify for Medicare or other Medicaid
- You must not be pregnant at the time of application (Pregnant women and children are eligible for other Medicaid programs)

Healthy Michigan Plan eligibility is based on your Modified Adjusted Gross Income (MAGI); your assets are not counted.

Healthy Michigan Plan covers all essential health benefits required by the Affordable Care Act and also includes (among other services):

- Doctor visits
- Prescriptions
- Emergency services
- Laboratory
- Dental Services
- Optical
- Chiropractor
- Podiatrist
- Preventative care
- Behavioral health
- Pregnancy care
- Hospitalization

You can apply for Medicaid or the Healthy Michigan Plan at any time; enrollment is available all year.

Healthy Michigan Plan

www.healthymichiganplan.org

(855) 789-5610

Health Insurance Marketplace

www.healthcare.gov

(800) 318-2596

Medicare

Did you know that you can change your Medicare plan options once a year during Open Enrollment?

Sometimes your medical needs change. We offer assistance to show you Medicare options that might better meet your needs and budget.

We can help you...

- Better understand your Medicare benefits and options
- Apply for Extra Help (LIS) with your prescription drug costs
- Know if you qualify for assistance with paying your Part B monthly premium, or other savings plans
- Apply for Medicaid and other assistance programs, if eligible
- Find the Part D plan that will save you the most money on your prescriptions
- Answer your questions about Medicare Advantage Plans and Medigap supplements

Open Enrollment for changing Medicare coverage for 2016 is October 15—December 7, 2015. If you are eligible for Medicaid or Extra Help (LIS), you can change plans at any time.

