



The ACA What You Need to Know and How You Can Help

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The Open Enrollment Period for 2018 health insurance coverage is fast approaching. This year the window is from November 1st to December 15th, which is about half the amount of time it has been in the past. Despite recent announcements, the Affordable Care Act (ACA) remains the law. Consumers who have Marketplace coverage or want to sign up for 2018 coverage will be able to do so during Open Enrollment. Financial assistance is still available, and consumers can find quality, affordable plans through the Health Insurance Marketplace.

Navigators remain available to help consumers understand their health insurance options through both Medicaid and the Health Insurance Marketplace. Navigators from the Charlotte Center for Legal Advocacy (formerly Legal Services of Southern Piedmont) will be located at over 20 community locations in three counties: Union, Mecklenburg, and Cabarrus. To schedule a free in-person appointment, individuals can call the statewide navigator hotline, 1-855-733-3711, or visit GCAconnector.org.

All consumers—new and renewing—are encouraged to return to the Marketplace during Open Enrollment to explore their options and enroll in health coverage. For individuals renewing coverage, it is important to review application information and 2018 plan options because plans and prices can change every year.

By signing up for health insurance, consumers may receive free preventative care, which includes well-women visits, physical exams, regular screenings, and wellness tests. Furthermore, consumers who choose to enroll can avoid paying the penalty for being uninsured. Individuals who choose not to get covered may have to pay a penalty when they file tax returns. Uninsured adults must pay a minimum of \$695 or 2.5 percent of household income, whichever is greater.

The ACA has made insurance more accessible and affordable to consumers. Under the ACA, consumers cannot be denied coverage or charged more due to a pre-existing condition, such as cancer or diabetes. Last year in North Carolina, 9 out of 10

Marketplace enrollees were eligible for financial assistance- which can lower monthly premiums and out-of-pocket expenses. Financial help is still available to eligible consumers. To qualify for financial assistance through the Health Insurance Marketplace, individuals must meet the following requirements:

1. Have household income between 100% and 400% of the Federal Poverty Level. Certain immigrants are eligible even if income is below the poverty line.
2. Be a US Citizen or lawfully present immigrant. This includes lawfully permanent residents (green card holders), refugees/asylees, people with U visas, work visas, student visas, TPS, and many other immigration statuses.
3. Not be eligible for affordable employer-based coverage, Medicaid, or Medicare.

Outside of Open Enrollment, individuals may be eligible to enroll for coverage through a Special Enrollment Period. Special Enrollments are available for individuals who recently experienced a major life change, such as a permanent move, the birth of a child, or newly obtained immigration status. If you qualify, then you may enroll in Marketplace coverage within 60 days of the change any time of the year. It is important to note that you can also enroll for coverage under Medicaid and CHIP all year long.

Given the shortened Open Enrollment period and confusion created by repeal efforts, on-the-ground help from trusted community partners before and during Open Enrollment will be more important than ever. Here are ways that your organization can help:

- Tell everyone you know that the ACA is still the law, and consumers can still get financial help with health insurance!
- Display Open Enrollment informational materials.
- Incorporate information about open enrollment in your work with clients.
- Invite a navigator from Charlotte Center for Legal Advocacy to participate in your education or outreach event.
- Help your clients make an appointment with a navigator through our online scheduling system:
 - www.GCAconnector.org
 - 1-855-733-3711 (NC Appointment Hotline)

