

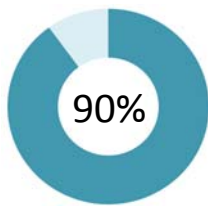
The Affordable Care Act in Michigan



Updated Feb. 2014

The Affordable Care Act was passed by Congress and signed into law by the President. The law has been upheld by the Supreme Court.

Beginning Oct. 1, 2013, more than 1.2 million uninsured Michiganders will have a new way to shop for, compare, and have the opportunity to purchase healthcare coverage, many for the first time. Coverage can begin as early as Jan. 1, 2014.



HELP IS ON THE WAY

Over 90% of Michigan's uninsured residents may be eligible for premium tax credits or the expanded Medicaid program.

The ACA benefits individuals, families, local economies, and the state economy.



MICHIGAN'S "MARKETPLACE" WILL CONNECT YOU TO COVERAGE

In the new Marketplace, you can compare plans, shop for, and enroll in the plan that best meets your healthcare needs and budget. Connect with the Marketplace at 1.800.318.2596 for the call center or www.healthcare.gov.

COMPREHENSIVE BENEFITS REQUIRED

- ✓ All plans must include comprehensive benefits including hospital, doctor, pharmacy, mental health, maternity benefits and more.
- ✓ Vision and dental benefits for kids must be included for the first time.
- ✓ Prevention services must be provided with NO cost sharing – no deductibles or copays.

Do I Qualify?

Premium Tax Credits (available for incomes between 100% and 400% of the 2013 federal poverty level):

Family Size	1	2	3	4
Yearly Income	\$11,490- \$45,960	\$15,510- \$62,040	\$19,530- \$78,120	\$23,550- \$94,200

Cost Sharing Subsidies

- Available for silver category plans AND income below \$28,725 for an individual or \$58,875 for a family of four

Healthy Michigan Plan (expected to begin April 1, 2014, for incomes under 133% of the 2014 federal poverty level):

Family Size	1	2	3	4
Yearly Income	\$15,521 or less	\$20,921 or less	\$26,321 or less	\$31,721 or less

NEW COVERAGE IS AVAILABLE

- ✚ 13 insurance companies qualified to sell their products in the Marketplace.
- ✚ Four categories of plans (bronze, silver, gold and platinum) are available.
- ✚ Premium tax credits are available to make premiums affordable. Cost-sharing subsidies will reduce copays and deductibles for those who qualify.
- ✚ The Medicaid expansion, called the Healthy Michigan Plan, is expected to begin on April 1, 2014.



HOW MUCH DOES IT COST?

Monthly premiums are based on the category of plan selected AND may be reduced by premium tax credits. The amount you pay is also based on:

- Family income
- Number of family members
- Ages of family members
- Where you live
- Tobacco use

How to Apply



- ◆ **Directly through the Health Insurance Marketplace** website www.Healthcare.gov or the call center 1.800.318.2596
- ◆ **By mail** using a paper application



FOR HELP IN ESTIMATING PREMIUMS

- Department of Insurance and Financial Services
www.dleg.state.mi.us/perc/
- Kaiser Family Foundation www.kff.org/interactive/subsidy-calculator/
- Get Covered America calculator
www.getcoveredamerica.org/calculator/



TIMELINE

- Oct. 1, 2013: Enrollment for Marketplace plans begins
- Jan. 1, 2014: Earliest date for coverage to begin
- March 31, 2014: Sign-up ends for Marketplace plans
- April 1, 2014: Healthy Michigan Plan coverage begins

MORE ABOUT THE ACA AND CONSUMER PROTECTIONS:

- ⇒ www.Healthcare.gov
- ⇒ www.michigan.gov/difs
- ⇒ www.Enrollmichigan.com



HELP IS AVAILABLE:

- From a Navigator or Certified Application Counselor www.Enrollmichigan.com
- From an insurance agent.