



Open Enrollment: Nov.15, 2014-Feb.15 2015

Coverage can begin as soon as Jan.1.2015, with 1<sup>st</sup> month premium paid.

**4 Levels of Coverage**

- ✓ Bronze
- ✓ Silver
- ✓ Gold
- ✓ Platinum

**Tax Credits:**

Based on your household size and income, you may be eligible for **financial** assistance with advanced payments to help pay towards your monthly premium.

**Cover 10 Essential Benefits:**

- Ambulatory patient services / Emergency services / Hospitalization / Maternity and Newborn care
- Mental Health and Substance use disorder, services including Behavioral Health treatment
- Prescription Drugs / Rehabilitative and Habilitative services and devices / Laboratory services
- Preventive/Wellness services / Chronic Disease management / Pediatric services, including oral and vision care

**Requirements:**

Live in Service Area / Be a U.S. Citizen or National / Be a Non –Citizen who is lawfully present in the U.S. for the entire period for which enrollment is sought / Not be incarcerated

**Penalty Fee for being Uninsured:**

- 2014 = 1% of your yearly Income or \$95 per adult, whichever is higher and \$47.50 per child.
- 2015 = 2% of your yearly Income or \$325 per adult, whichever is higher and \$162.50 per child.
- 2016 = 2.5% of your yearly Income or \$695 per adult, whichever is higher and \$347.50 per child.
- You may be eligible to claim a **Hardship** and/or **Exemption** on your 2014 Federal Tax Return, which is due *April 2015*. Please visit [www.healthcare.gov/exemptions](http://www.healthcare.gov/exemptions) to learn more!

**Report life and Income changes to the Marketplace:**

- Once you have Marketplace coverage, you must report certain life changes. This information may change the coverage or savings you're eligible for, such as your **Premium Tax Credit!** Examples of life changes are getting married, change in income, become pregnant/have a child, change your place of residence etc.
- You can report any of those changes 2 ways: by logging into your account at [www.healthcare.gov](http://www.healthcare.gov), or by calling the Marketplace Call Center.

**How to Apply:**

Online - [www.healthcare.gov](http://www.healthcare.gov) – [www.cuidadodesalud.gov](http://www.cuidadodesalud.gov)

Phone – 24/7 Call Center: 1.800.318.2596 / TTY 1.855.889.4325

By Mail – download application at [www.healthcare.gov](http://www.healthcare.gov) and follow instructions