



HEALTH CARE SERVICES AND PROGRAMS

Affordable Care Act (ACA) Plans: Private health insurance plans with savings based on your income. Plans cover

essential health benefits, pre-existing conditions, and preventive care. Most applicants qualify for premium tax credits and savings on out-of-pocket costs based on household size and income. Automatic eligibility screening for Medicaid and the Children's Health Insurance Program (CHIP) when applying. Explore plans available in your area and enroll online at www.healthcare.gov or contact the 24-7 Customer Service Line at 1-800-318-2596. In person enrollment assistance is available at no cost. Locate local Application Assistants and licensed brokers at LocalHelp.healthcare.gov.

Regular Annual Open Enrollment: November 1st to December 15th of each year

Special Enrollment Periods: Qualifying Life Events can lead to a 60-day period outside of open enrollment that allows you and your family to enroll in an ACA plan. Qualifying Life Events include loss of job-based coverage to include termination of employer contributions to subsidized COBRA continuation coverage or a Retiree Health Plan, marriage or divorce, birth or adoption of a child, relocation and loss of CHIP or Medicaid eligibility.

SPECIAL NOTE: Voluntary termination of insurance coverage outside of Open Enrollment or a 60-day Special Enrollment Period is NOT a Qualifying Life Event, to include early termination of full cost COBRA coverage.

Potential IRS Penalties for the Uninsured- If you don't have health insurance coverage in 2018, you'll pay the higher of these two amounts when filing your Federal income tax in early 2019: 2.5% of your yearly household income. (Only the amount of income above the tax filing threshold for an individual or couple is used to calculate the penalty.) The maximum penalty is the national average yearly premium for a bronze plan OR \$695 per person for the year (\$347.50 per child under 18). The maximum penalty per family using this method is \$2085.

If you're uninsured for just part of the year, 1/12th of the yearly penalty applies to each month you're uninsured.

No penalty applies if you and/or your dependents are uninsured for less than 3 months of the year. **Starting with the 2019 plan year** (for which you'll file taxes in April 2020), the Shared Responsibility Payment no longer applies.

The Foundation for Health Coverage Education® (FHCE): Offers four ways to help you find health coverage in your area by using the website: www.coverageforall.org. You may also contact the U.S. Uninsured Help Line at 800-234-1317 for assistance in finding a broker near you that can help you sign up for coverage through an individual plan.

Find a Licensed Health Insurance Broker in your area – National Chapter: www.nahu.org or call 202-552-5060
Pennsylvania Chapter- www.pahu.org or call 717-232-0022.

PA Insurance Department Customer Service can answer questions about health insurance. Consumers are encouraged to call the consumer assistance unit at 877-881-6388 or visit www.pahealthoptions.com.

Special Enrollment in another group plan – If your spouse is eligible for health benefits at his or her job, be sure to check there. If you lose your health insurance, you have 30 days during which you and your children can join your spouse's plan if you are otherwise eligible.

- **Spousal:** If your spouse has access to benefits via his/her employer, loss of your coverage due to layoff allows you to by-pass "Open Enrollment" for you and/or your dependents to enroll in your spouse's employer sponsored group health plan.
- **Parental:** Under the Affordable Care Act, if you are under the age of 26, the loss of your employer sponsored coverage may allow you to by-pass "Open Enrollment" and enroll in your parent's employer sponsored group plan.

COBRA Continuation Coverage - If you have been laid off from a company that offered health insurance, COBRA allows you to continue to purchase your employer-based health benefits for you and/or your family members for up to 18-months in most cases. You have 60-days to elect COBRA Continuation starting on the later of: the date your Active Employee coverage ends or the date you receive your COBRA Election Notice. COBRA premiums can be costly. To learn more, contact your former employer or go to www.dol.gov/ebsa. Under Consumer Information click on "Health Plans." Scroll down and choose from several COBRA related publications.

COBRA for Public Sector Employees: Health and Human Services – Online at www.cms.gov or call 410-786-1565

Children's Health Insurance Program (CHIP) - Pennsylvania offers high quality, comprehensive free or low-cost health care coverage for every child up to age 19, who is not eligible for Medical Assistance. There are three easy

ways to apply: online at www.chipcoverspakids.com; over the phone by calling 800-986-KIDS (5437); or download (print) a paper application at www.chipcoverspakids.com. You may also apply for CHIP on the COMPASS site at www.compass.state.pa.us. The Children's Health Insurance Program (CHIP) is sponsored by the PA Insurance Department.

PA Health Choices Expanded Medicaid- PA's expanded Medicaid/Medical Assistance Program for individuals and households with income levels up to 138% of the Federal Poverty Level, including Able-Bodied Adults age 21-64. Services include primary and specialty care, preventative care, dental care, prescriptions and behavioral health services. To apply by phone call 1-866-550-4355 or TTY 1-877-202-3021 or online at www.compass.state.pa.us

Traditional Medicaid/Medical Assistance/Access Card - You may apply for health care coverage at www.compass.state.pa.us to see if you qualify for Medical Assistance (MA). To learn more, go to www.compass.state.pa.us and click on "Do I Qualify?" to find out if you may be eligible or call the PA Human Services Helpline at 800-692-7462.

Medicare - If you have turned 65, are disabled or meet other eligibility requirements, you may qualify for Medicare. For more information, go to: <http://www.ssa.gov/medicareonly/>. If you do not wish to apply online you may make an appointment by calling 800-772-1213. People who are deaf or hard of hearing may call the "TTY" number, 800-325-0778, between 7 a.m. and 7 p.m. on business days. (Certain people younger than age 65 with disabilities may qualify for Medicare).

Medicare APPRISE Program: APPRISE is a free health insurance counseling program designed to help older Pennsylvanians with Medicare. Counselors are specially trained staff and volunteers who can answer your questions about Medicare and provide you with objective, easy-to-understand information about Medicare, Medicare Supplemental Insurance, Medicaid, and Long-Term Care Insurance. Call to find your local Apprise Counselors at 1-800-783-7067

Community Health Centers - There are approximately 200 community health centers across the state that provide free or low-cost comprehensive, high quality medical health care for all ages on an ability-to-pay basis. In some locations, a full range of services such as dental care and prescription drugs may be available. Services may be free or low-cost, based on your household income. To find the health centers nearest you, call the PA Association of Community Health Centers, Monday through Friday, 8:30 a.m. to 5 p.m., at 866-944-CARE (2273), or go to http://www.pachc.com/health_find.html for a list of Pennsylvania health centers.

Veteran Administration Health Services- Veterans of the armed services are encouraged to contact the Veteran's Administration at 877-222 VETS (8387); or visit the eligibility website at www.va.gov/healtheligibility, or contact their local VA facility's Enrollment Coordinator. Online application available at www.1010ez.med.va.gov.

Financial Assistance with Hospital Bills - Most hospitals offer financial assistance for uninsured patients who need treatment but cannot afford to pay their bills. Patients who qualify will have their bills reduced or eliminated. If you have hospital bills that you cannot afford to pay, call the hospital's billing department and ask how you may apply for financial assistance.

Prescription Drug Assistance - Pennsylvania residents who do not participate in any other state or federally funded prescription program may be able to receive free or low-cost prescriptions. If you have a prescription discount card, you may still qualify. Call 800-955-0989 for the Pennsylvania Patient Assistance Program Clearinghouse or apply online at <https://papaceportal.magellanhealth.com/paponline>. The Clearinghouse will help you apply for free or low-cost prescription medicines available from drug manufacturing companies and other sources. You may also compare pricing at the state's website: www.parxpricefinder.com, and check with some of the larger retail chains for discounted prices.

Other Prescription Drug Assistance Programs

NeedyMeds: www.needymeds.com offers contact information on numerous prescription discount programs.

Partnership for Prescription Assistance: www.pparx.com or 888-477-2669

FamilyWise Prescription Discount Card: www.familywise.org or 866-610-3784 (Proud Partner of the United Way)

Rx Outreach- The Non-Profit Pharmacy: www.rxoutreach.org or 888-796-1234

Benefits Check-Up prescription & other assistance for ages 55+: www.benefitscheckup.org.

Community Assistance Program Prescription Drug Discount Card: www.caprxprogram.org

Special services offered by the PA Department of Human Services 800-692-7462 or dhs.pa.gov

- Medical Assistance for Workers with Disabilities (MAWD)
- SelectPlan for Women
- HealthyWoman Breast and Cervical Screening Program (HWP)
- Breast and Cervical Cancer Prevention and Treatment Program (BCCPT)
- Pregnancy/High-Risk Pregnancy (Healthy Beginnings/Healthy Beginnings Plus)
- Special Pharmaceutical Benefits (HIV/AIDS and Schizophrenia)
- Mental Health Treatment/Drug or Alcohol Abuse Treatment
- Children with Special Health Care Needs

Dental Care - Free or low-cost dental care may be provided by a dentist or clinic in your area. For more information, go to www.padental.org and choose "Patients."

*Auxiliary aids and services are available upon request to individuals with disabilities.
Equal Opportunity Employer/Program*