



LEAGUE OF WOMEN VOTERS® OF LOUISIANA - HEALTH INSURANCE BASICS

- AFFORDABLE CARE ACT (ACA) LAW AND MARKETPLACE INSURANCE INFORMATION
- Health Insurance - Things to Know - 2021

THE MARKETPLACE Continues to HELP YOU FIND COVERAGE THAT FITS YOUR BUDGET & HEALTHCARE NEEDS!

Alert:45 Days Only - Start Early to Get/Stay Covered

INSURANCE ENROLLMENT/CHANGE PERIODS	COVERAGE Starts January 1, 2021
Enroll/Re-enroll/Change November 1, 2020	Ends December 15, 2020 (Except SEP)
ALERT: Review/Check /Change 2020 Application by the Deadlines – Get Best Coverage & Price	

SPECIAL ENROLLMENT PERIOD (SEP)
New Requirements Prove Eligibility & other limitations

Apply any time for:
 Medicaid Expansion,
 Children’s Health Insurance Program (LA-CHIP)
 And other special circumstances

Who needs health insurance coverage?

Most people for financial & healthcare access protection

Insurance Companies/Plans Are Not All Alike

Limits, Coverages, Costs, Benefits, Risks, Disclaimers & Geographic areas

Recent Changes in Marketplace (ACA)

- Louisiana Insurance Companies in the 2021 Marketplace: Christus Health Plan of LA (limited to Shreveport, Lake Charles & Alexandria areas), Vantage Health (acquired by Blue Cross/Blue Shield) and Blue Cross/Blue Shield of LA (under its own name)
- Individual Mandate penalty/fee law - Not enforced
- Income-based Subsidies/CSRs (Cost Savings Reductions) Remain for Consumers

ACA Marketplace **BENEFITS OF HEALTH INSURANCE COVERAGE - Continues to Provide**

Pre-existing health problems covered	Children remain on parent insurance plan until age 26
Women no longer charged more than men	Ten essential health care benefits (physical & behavioral)
No lifetime cap or annual limits	Preventive care and wellness programs
Strengthens Medicare	Expanded Medicaid

Are you eligible to receive help to pay for health insurance in the Marketplace or under Medicaid Expansion?

Marketplace:

Find your Household size in the sample table below. If your annual household income is between 138% & 400% of *FPL you may be eligible for help to reduce the amount you pay for health insurance.

Household Size	Household Income (138% FPL 2020)	Yearly Income (400% FPL 2020)
1	\$17,608	\$51,040
2	\$23,791	\$68,960
3	\$29,973	\$86,880
4	\$36,156	\$104,800
5	\$42,338	\$122,720
6	\$48,520	\$140,640

*Federal Poverty Levels (FPL) updated by the U.S. Dept. of Health & Human Services

Medicaid Expansion (ACA component)

If your household income is **below 138% FPL** (as shown in the table for your Household Size), you may be eligible for Healthy LA state Medicaid Expansion. There are multiple no cost ways to apply and complete Applications via online/internet, telephone and/or walk-in. See page 2 for sample organizations & their contacts.

Household Size	Household Income (138% FPL 2019)
1	\$17,608
2	\$23,791
3	\$29,973
4	\$36,156

Household >4 persons outlined in FPL guide

Get ready to enroll or to renew insurance plan:

- Ask your employer if the business plans to offer health insurance
- Make a list of questions to ask before it’s time to choose your health plan
- Gather information: household income, income available for premiums, and healthcare needs

Information needed: (For each person in the household)

- Social Security Number or immigrant number
- Employer & income information (pay stubs, W-2 forms, wage statements)
- Policy numbers for current health plan(s), letter(s) for insurance company, if applicable
- Employer coverage form (if applicable), phone number & information on family members
- **Renew -Re-enrollees:** Insurance plan name, identification number, log-in information, & any/all notification letters



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Steps to enroll or renew your Marketplace insurance plan:

- Complete the application; get assistance from certified Navigators or application counselors, insurance agents, brokers and companies, or the Marketplace Call Center (See contact information at bottom of page.)
- **Review/update information in your Marketplace Application**
- Review/compare the health plans available for your community

HEALTH INSURANCE PLANS ARE NOT ALL ALIKE AND MAY BE DIFFERENT THAN PREVIOUS YEAR PLANS!

Insurance plans offer different benefits and may change yearly. Insurance companies contract with different hospitals, doctors, pharmacies, and health care providers. Plans may limit which doctors, hospitals, or other providers you can see.

Insurance Companies ACA Marketplace Coverage Plans

Metal Levels indicate different types of insurance plan coverage and estimated percentage of costs you will have to pay.

Level	Average % Paid by Insurance Company	Average % Paid by Purchaser	Coverage Explanation
Catastrophic	60%	40%	Catastrophic Insurance is only available if you are 30 years old or younger or to people who have received certain "hardship exemptions." Each member of the family must meet eligibility requirements to purchase.
Bronze	60%	40%	These plans may have lower premiums, but require purchaser to pay more of the cost for services
Silver	70%	30%	
Gold	80%	20%	These plans may have higher premium, but require purchaser to pay less of the cost for services
Platinum	90%	10%	

THINGS TO KNOW - General:

- Health insurance coverage helps pay costs when you need care
- ACA provides access to basic, affordable (CSRs), high-quality healthcare insurance (physical & behavioral)
- Private insurance companies provide plans to individuals, families, & businesses in the ACA Insurance Marketplace
- Health insurance is a contract between you & an insurance company
- You'll receive a "health insurance card" or other documentation from your insurance provider showing proof of coverage
- **There is no "ACA/Obamacare" insurance card**
- **Almost everyone will be required to pay certain costs with their chosen plans:**
 - **Premium payments** (amount you pay, usually every month)
 - **May need to meet an annual deductible** (amount paid **before** the insurance begins to pay for services)
 - **May need to pay co-payments** (fixed amount paid when healthcare services, products, etc. are provided)
- Insurance plan cost and coverage (benefits, providers, etc.) may change from year to year
- Compare, confirm and check your plans (including whether you indicated automatic renewal selection in Marketplace)
- Short-Term Insurance Plans in LA: less cost but provide limited coverage, benefits and security

(Before buying - Read Disclaimers)

Well-known insurance companies sell plans in Short-Term, ACA Marketplace, Medicaid, small & large group markets. Know your needs regardless of the insurance company name. **Shop all insurance companies.**

*Want Help or Need More Information?		Get updates (Ctrl+Click to follow links)
U.S. Centers for Medicare & Medicaid Services.	800.318.2596 TTY:855.889.4325	www.HealthCare.gov or https://localhelp.healthcare.gov
Free local sources of information:		
Navigators for a Healthy Louisiana	800.435.2432	Email: evaluations@swlahec.com
LA Department of Insurance (LDI)	800.259.5300	http://www.lidi.la.gov/
LA Dept. of Health (LDH)	888.342.6207	http://dhh.louisiana.gov/index.cfm/subhome/48

***The Louisiana Primary Care Association (LPCA)** statewide member organizations have Certified Application Counselors ready to assist with Marketplace, Medicare, and Medicaid enrollment. To find help near you visit lpcanet.net or call 225-927-7662 Ext. 206.

Dictionary of Insurance Terms: <http://www.cms.gov/CCIIO/Resources/Files/Downloads/uniform-glossary-final.pdf>
<https://www.healthcare.gov/glossary/>