

health insurance for the uninsured

The Affordable Care Act became federal law in March 2010. It requires nearly every citizen in the United States to buy and maintain health insurance coverage beginning January 1, 2014. If you do not currently have health insurance coverage, this list can help you figure out how the law will affect you.

You may be able to get help paying for your health insurance if you have limited income. However, this help is only available to you if you buy your health insurance through the new Health Insurance Marketplace (the exchange). This marketplace opens October 1, 2013. Your health insurance could begin as early as January 1, 2014. Visit insureKS.org to find a calculator that can help you see how much health insurance might cost you.

Plans on the marketplace will cover a basic set of health services. These services include things like doctor's visits, emergency room care, and hospitalization. Other services covered include: maternity and newborn care; mental health and substance abuse; prescription drugs; and laboratory services.

"Catastrophic" health plans are available to anyone under 30 years old or those who have very low incomes. They cover basic preventive health care, but have very high out-of-pocket costs. Premiums for these plans are much lower than other types of insurance plans. Catastrophic plans protect against major injuries or illnesses after the deductible has been met. If you buy a catastrophic plan you are not eligible to get help paying for your coverage.

If you do not buy health insurance, you may be charged a tax penalty when you file your 2014 income tax return. In 2014, this penalty is \$95 per adult, or 1% of your income (whichever is greater, up to \$285 per family). This penalty increases in size in the years after 2014. You will be charged a penalty for every year you do not have coverage. The penalty will be taken out of any tax returns you receive.

Some people won't be penalized if they don't have insurance. This includes people with very low incomes, members of Indian tribes, members of certain religious groups, people in jail or prison, and anyone living illegally in the United States.

If you are unsure how to enroll in coverage, or if you want more information on health insurance and the Affordable Care Act, visit insureKS.org.

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coverage for people who buy their own health insurance

The Affordable Care Act became federal law in March 2010. It requires nearly every citizen in the United States to buy and maintain health insurance coverage beginning January 1, 2014. If you currently buy insurance for yourself and/or your family, the following will help you figure out how the law may affect you.

You may be able to get help paying for your health insurance. However, this help is only available to you if you buy your health insurance through the new Health Insurance Marketplace (the exchange). This marketplace opens October 1, 2013. Your health insurance could begin as early as January 1, 2014. Visit insureKS.org to find a calculator that can help you see how much health insurance might cost you.

You may be able to keep the insurance you have now. If you currently have a major medical insurance plan, you may be able to keep that coverage. You do not have to enroll in new coverage. However, if you're having trouble paying your premiums, you may want to explore your options for a new plan on the marketplace to see if you qualify to get help paying your premiums.

Plans on the marketplace will cover a basic set of health services. These services include things like doctor's visits, emergency room care, and hospitalization. Other services covered include: maternity and newborn care; mental health and substance abuse; prescription drugs; and laboratory services.

If you do not buy health insurance, you may be charged a tax penalty when you file your 2014 income tax return. In 2014, this penalty is \$95 per adult, or 1% of your income (whichever is greater, up to \$285 per family). This penalty increases in size in the years after 2014. You will be charged a penalty for every year you do not have coverage. The penalty will be taken out of any tax returns you receive.

Health insurance companies cannot use your health history to deny you coverage. Beginning January 1, 2014, all people, regardless of health status, can buy insurance from private insurance companies. These companies cannot charge you more just because you are sick. If you have been denied coverage in the past because you are sick, you can buy health insurance from the new Health Insurance Marketplace just like everyone else.

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