

Overview

To apply for insurance through the Health Insurance Marketplace, go to www.healthcare.gov, call 1-800-318-2596 or visit in person with an assister. Project Access has certified Navigators and Certified Application Counselors.

People can qualify for financial help with insurance premiums if they have income between 100% and 400% of "Federal Poverty Level guidelines" or "FPL". *(For an individual, that means monthly income between about \$950 and \$3800/month).* People at the upper income levels may not get help if the insurance premiums are less expensive than the help that is available.

People who make between 100% and 250% FPL may be able to get assistance with co-pays, deductibles and co-insurance.

There is additional assistance for people who are card-carrying members of a federally recognized American Indian or Alaska Native tribe. People who have 100 to 400% FPL income should apply and should have the card available during the application process. This group can apply during any month.

You can be exempt from tax penalties if your income is too low or if you have a hardship situation, for example. For more information, go to: www.healthcare.gov/exemptions.

The [next open enrollment period](#) begins on November 1, 2016 for coverage that can begin as early as January 1, 2017.

[You may qualify for a Special Enrollment Period.](#) If you experience a qualifying life event, you'll still be able to sign up for private insurance in the Marketplace outside the open enrollment period.

Here are some examples of [qualifying life events](#):

- No longer being covered by your parents' plan
- Moving to a new area
- Having a baby or adopting a child
- Getting married or divorced
- Losing your other health insurance
- Gaining status as a member of an Indian tribe
- Gaining citizenship
- Leaving incarceration

To get more information or find Navigators to help you, go to www.coverks.org. You may also call 316-688-0600 to get information.

[Kancare enrollment continues year round.](#) You can apply for Medicaid and CHIP (Kancare) through HealthCare.gov or directly through your state's Medicaid department at <https://cssp.kees.ks.gov>. You may also call 1-800-792-4884 to apply.