

# The Affordable Care Act and You

## Mississippi & the ACA

If you do not have health insurance you are required to purchase insurance. You can do this by applying in the Marketplace (Healthcare.gov – a virtual store where you can shop and compare different insurance plans that suit your needs).

86% of people in Mississippi are eligible for government subsidies that will lower their health insurance premiums. If you make 100%-400% of the Federal Poverty Level then you would qualify for a subsidy in the Marketplace.

Government subsidies are only available if you purchase insurance through the Marketplace.

MS did not expand Medicaid, so there is not a plan for people who make less than 100% poverty level. For now, people with very low incomes will just avoid the tax penalty.

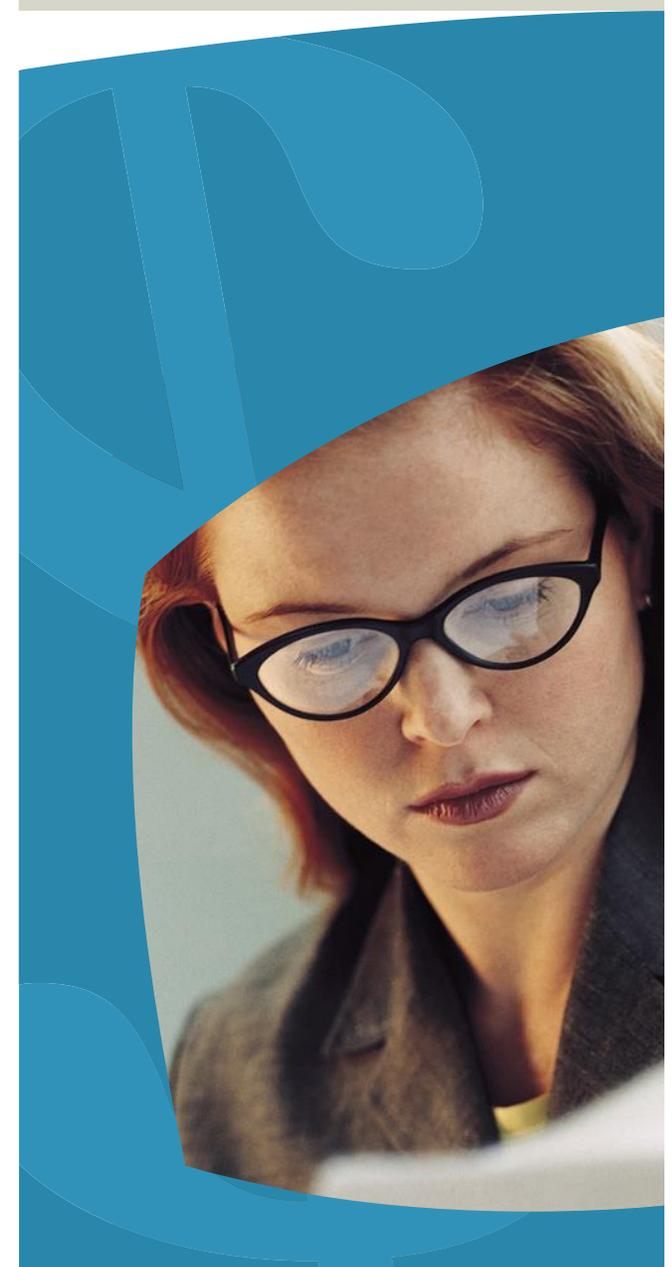
## For More Information:

[www.healthcare.gov](http://www.healthcare.gov)  
[www.medicaid.ms.gov](http://www.medicaid.ms.gov)  
[www.medicare.gov](http://www.medicare.gov)  
[www.aarp.org](http://www.aarp.org)

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## The Affordable Care Act and You

### Program Overview

The ACA was designed to provide people with more affordable and accessible healthcare; particularly to those who were uninsured. Now, everyone must have health insurance.

If you already have insurance through your employer, the government, or a private insurance company, you do not need to purchase additional insurance. Individuals without insurance may apply for insurance through the Marketplace (healthcare.gov). If you do not purchase insurance you will be penalized, unless you meet special exemption requirements.

Mississippi did not expand Medicaid, therefore households that do not meet 100% of the poverty level may not be able to get insurance through the Marketplace, or anywhere else. In this case, you may qualify for an exemption and not be charged a penalty.

Open enrollment begins November 15 through February 15, but under certain circumstances you may qualify for a special enrollment period.

### Insurance Plans Offered By Healthcare.gov

Catastrophic Plans: Available to those 29 & under. You will have to pay for your medical bills up to \$6,350/year.

Bronze Plans: Insurance will pay 60% of your medical bills, and you will be responsible for 40%.

Silver Plans: Insurance will pay 70% of your medical bills, and you will be responsible for 30%.

Gold Plans: Insurance will pay 80% of your medical bills, and you will be responsible for 20%.

Platinum Plans: Insurance will pay 90% of your medical bills, and you will be responsible for 10%.

\*\*The more health coverage you have, the higher the monthly premium will be\*\*

\*\*Government subsidies are available to help lower your insurance payments. You are automatically considered for a subsidy when you apply for insurance using Healthcare.gov\*\*

### The ACA & Medicare

Your Medicare coverage is protected, so there's no need to buy extra health insurance

Free yearly wellness visits, free mammograms or colonoscopies without charging you for the Part B coinsurance of the deductible

You can save money on brand-name drugs

Your doctor gets additional resources to ensure treatment consistency

The Medicare Trust Fund will be extended until at 2029

#### *Top 10 New ACA Coverage in 2014*

- 1. Ambulatory Patient Services*
- 2. Emergency Services*
- 3. Hospitalization*
- 4. Maternity & Newborn Care*
- 5. Mental Health & Substance Use Disorder Services*
- 6. Prescription Drug Coverage*
- 7. Rehabilitative & Habilitative Services*
- 8. Laboratory Services*
- 9. Preventative & Wellness Services*
- 10. Pediatric Services*