What kind of financial help can I get?
If you use the Missouri Health Insurance Marketplace, you may be able to save money on health insurance.

Premium tax credits will lower how much you pay for your health plan. Cost-sharing reductions will lower how much you spend out of your own pocket for covered health services. This financial help uses a sliding scale, so families making less money pay a smaller amount for health insurance and health care.

You’ll see if you can get financial help and how much you can save when you fill out your Marketplace application. The Missouri Health Insurance Marketplace opens November 1, 2015. Insurance coverage and financial help start on January 1, 2016.

How do I get covered?
You can buy insurance through the Missouri Health Insurance Marketplace November 1, 2015, through January 31, 2016. The process will be simplified – you only need to fill out one application to get coverage and financial help. You can apply online, by phone or in person.

To learn more
If you have questions, need help selecting a health plan or completing your application, there are several types of help available. You can:

- Talk to someone in person. Navigators and Certified Application Counselors are trained people who can answer questions and help you fill out your application in person. They’re required to provide fair and accurate information. Find help near you at www.covermissouri.org or call 1-800-466-3213 (available Oct. 15) to set up an appointment with a trained assister. You can also use the Plan Comparison Tool on www.covermissouri.org to explore your health care plan options.

- Call the toll-free Marketplace call center, open 24 hours a day, 7 days a week. Call 1-800-318-2596 (TTY 1-855-889-4325). You can have a live online chat at www.healthcare.gov. Spanish-speaking individuals can use www.cuidadodesalud.gov.

- Talk to an agent or broker. Insurance agents and brokers can also help you find, choose and buy coverage. It is important to note that agents and brokers can receive money from a health insurance company for enrolling people into their plans.

If you don’t make enough to get financial help, you may qualify for Medicaid. You can use the Missouri Health Insurance Marketplace to find out.

There are new health insurance rules
Are you covered?

Here are the facts:
- Most Americans are now required to have health insurance or pay a penalty.
- You can compare plans easily in the Missouri Health Insurance Marketplace.
- All plans will cover 10 basic health needs like doctor’s visits, prescription drugs, and hospital stays – including a free yearly check-up.
- You may qualify for financial help to lower your health insurance costs. Even a family of four making up to $97,000 a year can get help.

You can sign up for a plan in the Missouri Health Insurance Marketplace from November 1, 2015 to January 31, 2016.

To learn more and get free, in person help signing up call 1-800-466-3213 or visit covermissouri.org.

Cover Missouri is a project of the Missouri Foundation for Health to promote quality, affordable health coverage for every Missourian.
NEW HEALTH INSURANCE RULES

Are you covered?

What are the new health insurance rules?
Most Americans are now required to have health insurance or pay a penalty. There are also new health insurance rules that may improve the quality of the health insurance you already have or that you buy this year. These include:

- **New protections** – Health insurance companies can’t charge higher premiums because of gender or health status. They also can’t refuse or stop coverage if you get sick. Since 2014, most health plans can no longer set annual limits, and lifetime limits are not allowed on any health insurance plans.
- **New options** – In the Missouri Health Insurance Marketplace, people can compare and buy health insurance plans. You can get help finding the right plan for you and your family through the Marketplace website, in person and by phone.
- **New benefits** – New health insurance plans must cover recommended preventive care with no cost-sharing. New health insurance plans for individuals and small businesses must cover essential health benefits. These are 10 categories of health services, usually included in the coverage provided by large employers.

What counts as health insurance?
If you are currently insured or receive health care through one or a combination of the following, you meet the requirement to have health insurance:

- A health insurance plan offered through your job. This includes COBRA and retiree coverage.
- Insurance bought on your own.
- Medicare.
- Missouri’s Medicaid program or Children’s Health Insurance Program (CHIP). Both of these programs are called MO HealthNet.
- TRICARE. This is insurance for active duty service members, retirees and their families.
- Veterans Affairs (VA) health care.

What’s the penalty for not having insurance?
If you don’t have health insurance in 2016, you’ll pay the penalty when you file your federal income taxes in 2017. This penalty will increase from previous rates set in 2014 and 2015. The penalty will be a flat rate or a percentage of income. The exact amount will depend on your family size.

<table>
<thead>
<tr>
<th>Penalty is the larger amount of:</th>
<th>2015</th>
<th>2016 &amp; BEYOND</th>
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<tr>
<td></td>
<td>2% of income</td>
<td>2.5% of income</td>
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<td></td>
<td>$325 per adult</td>
<td>$695 per adult</td>
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<td></td>
<td>$162.50 per child</td>
<td>$347.50 per child</td>
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<td>(Up to $975 for a family)</td>
<td>(Up to $2,085 for a family)</td>
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THE MISSOURI HEALTH INSURANCE MARKETPLACE

What Individuals and Families Need to Know?

What is the Missouri Health Insurance Marketplace?
The Missouri Health Insurance Marketplace is a website where you can compare and buy an insurance plan to fit your budget and health care needs. You can use the Marketplace if you are an individual or family who doesn’t have access to affordable coverage through work. The Marketplace opens on November 1, 2015, with health insurance coverage starting January 1, 2016, if you enroll by December 15. The Marketplace closes on January 31, 2016.

How does the Marketplace work?
It’s a lot like travel websites where you can compare prices and buy hotel or plane tickets. In the Missouri Health Insurance Marketplace you can compare prices and buy quality, affordable health insurance. Private insurance companies offer the health plans sold in the Marketplace.

On The Missouri Health Insurance Marketplace website you can:
- Compare health insurance plans.
- Get the cost of health insurance plans before you buy.
- Find out if you can get financial help – most people will qualify for some financial assistance.
- See if you qualify for Medicaid, a public health insurance program.
- Buy a health insurance plan that best meets your needs.

Choosing a plan in the Marketplace
When you go to the Missouri Health Insurance Marketplace, you’ll have the choice of four types of plans. All health plans will cover the same essential health benefits.

Each health plan may have different costs, even if they’re the same type of plan. In general, the more you’re willing or able to pay for each health care service you use, the lower your premium will be.