

Marketplace FAQs

1. Is everyone required to have health care coverage?

Most people are required to have health care coverage or pay a penalty fee. If you didn't have health care coverage in 2014, the fee is \$95 per person in a household (\$47.50 per child under 18) or 1% of your yearly household income. This fee is collected through income tax returns and will increase in subsequent years.

However, there are some exceptions, most notably if your income is low enough that you would have been eligible if Virginia expanded Medicaid. *If you have been determined ineligible for Medicaid because Virginia did not expand, you are not required to pay the penalty.* To find out more, visit <https://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee/> or call 800-318-2596 (TTY: 855-889-4325)

2. What does health care coverage do for me?

Health care coverage, also called health insurance, will pay for some or all of the costs of your medical bills. Different coverage plans cover different amounts, so it is important to choose a plan that suits your needs and your budget.

Under the Affordable Care Act, all health care coverage must provide some help paying for: outpatient care; trips to the emergency room; inpatient care in the hospital; care before and after your baby is born; mental health and substance abuse services; prescriptions; services and devices to help you recover if you are injured, or have a disability or chronic condition; lab tests; preventative services; and pediatric care.

3. Is there someone who can help me fill out an application for health care coverage?

Yes. Virginia has many groups who can help you fill out your application. These groups are called Navigators, In-person Assisters, and Certified Application Counselors, and all of them are certified to help you understand and apply for health insurance. Assisters are located throughout Virginia in many community organizations and health centers. One place to find those locations is Cover Virginia (on www.coverva.org or by calling Cover Virginia at 855-242-8282.)

4. What do I need to have when I apply for health care coverage on the Federal Marketplace?

Sources: NorthHighland and <https://www.healthcare.gov/get-answers/>

When you apply for health care coverage, you need to have the following:

- Social Security Numbers (or document numbers for any legal immigrants who need insurance)
- Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements)
- Policy numbers for any current health insurance
- Information about job-related health insurance available to your family
- A complete checklist is available on www.coverva.org

5. There are a lot of places where I can apply for health care coverage. Should I apply through the Federal Marketplace or through Virginia?

Here on the Cover Virginia is the best place to start because it will help you know where to apply. This site can help you determine what kind of insurance is most appropriate for you and will guide you to the application site where you can apply.

If you think you are eligible for a plan on the Marketplace, you can apply at <https://www.healthcare.gov/>, and if you think are eligible for Virginia Medicaid or FAMIS, you can apply at <https://commonhelp.virginia.gov/access/>. Making an appointment with a consumer assister can also help you figure out what steps to take for the best coverage for you and your family.

6. When should I apply for health care coverage? When can I apply for health care coverage through the Federal Marketplace?

You can apply on the Marketplace between November 15, 2014 and February 15, 2015. You can apply for Medicaid and FAMIS at any time.

7. What if I want to change the plan that I bought on the Federal Marketplace last year?

You will receive correspondence from both your insurer and the Marketplace about renewing, and you should read and keep that information. You can purchase a different plan on the Federal Marketplace during Open Enrollment between November 15, 2014 and February 15, 2015. You can also purchase private health care coverage outside of the Federal Marketplace, though this means that you cannot receive the same financial help to lower your costs that you would receive through the Marketplace.

Sources: NorthHighland and <https://www.healthcare.gov/get-answers/>

8. What if I just want to keep the plan that I bought on the Federal Marketplace last year?

You will receive correspondence from both your insurer and the Marketplace about renewing, and you should read and keep that information. You should also update your information on the Marketplace, even if your income has not changed in the last year.

9. Do I need to do anything if I currently receive Medicaid or FAMIS (CHIP) benefits? Do I need to do anything with my annual renewal?

No. If you currently receive Medicaid or FAMIS benefits in Virginia, you will still receive them and do not need Marketplace coverage. When your case is up for renewal, your Local Department of Social Services will review it and let you know in writing of any changes.

10. Do I need to get additional coverage on the Federal Marketplace if I already have Medicare?

No, your Medicare eligibility and benefits will not be affected, and you will not need to get a plan through the Marketplace.

11. I have heard that I can get help paying for health care coverage plans. Is that true?

Depending on your income, you may qualify for financial help to pay for plans on the Marketplace.

12. What can I do if I miss the dates to apply for health care coverage at the Federal Marketplace? Can I apply for coverage at the Marketplace after the application deadline?

You can apply for coverage through the Federal Marketplace after the application deadline only if you qualify for special enrollment. Examples of circumstances that would make you qualify are losing a job, getting a new job, marriage, divorce, birth or adoption of a child, or death of a spouse, but there are other reasons you may qualify. Visit <https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/> for more information.

**13. I have heard that Medicaid might be expanded to include more people.
Is Virginia expanding Medicaid?**

Not at this time. Virginia's General Assembly chose not to expand the Medicaid program.

14. What important dates do I need to remember?

November 15, 2014: Beginning of open enrollment on the Federal Marketplace

December 15, 2014: The last day to apply for coverage that will begin January 1, 2015.

January 1, 2015: The day your insurance could start if you apply on the Federal Marketplace by December 15, 2014.

February 15, 2015: End of open enrollment on the Federal Marketplace

Anytime: when you can apply for Medicaid or FAMIS