

# Louisiana Healthy Self Campaign Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators  
Spring March 2016

## Who are we & How can we help?

The Affordable Care Act provides Americans with better health security by putting in place comprehensive health insurance reforms that have

- ◆ expanded coverage
- ◆ held insurance companies accountable
- ◆ lowered health care costs
- ◆ guaranteed more choice
- ◆ enhanced the quality of care for all Americans



To assist consumers and help people understand the ACA law, also referred to as Obamacare, the federal government uses Navigators. A Navigator is an individual or organization that is trained and able to help consumers, small businesses, and their employees shop for health coverage options through the Marketplace. These individuals and organizations are required to be unbiased and their services are FREE to consumers. In Louisiana, the federal government has chosen the Area Health Education Centers around the state to serve as those Navigators.

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# TIPS

## ABOUT MARKETPLACE HEALTHCARE COVERAGE

- **Tip #1** - If you had health insurance in 2015 you will receive a Form 1095 from the Marketplace, your insurer, or your employer. This form is your proof of insurance. If you enrolled in a health insurance plan through the Marketplace, you may need to login to your healthcare.gov account to access your Form 1095.
- **Tip #2** - If you applied for health insurance through the Marketplace and used the tax credit each month to help pay your monthly premium, you will need to compare the amount paid in advance with your final tax subsidy. This subsidy can be figured out using the Premium Tax Credit Form (Form 8962)
  - ⇒ If the tax credit amount you used is **less** than the actual premium tax credit you are eligible for, you will get the difference back in your taxes. In other words, you made less than you predicted and should have received a higher monthly tax credit.
  - ⇒ If the tax credit amount used is **more** than the actual premium tax credit amount you are eligible for, you will need to pay the difference back. In other words, you made more than you predicted and got too much tax credit.
- **Tip #3** - If your Marketplace coverage started partway through 2015 and you were uninsured earlier in the year, you'll need to fill out Form 8965 from the IRS when you file your taxes. This will show you if you qualify for an exemption from paying a fee for the months you didn't have coverage.

**You may pay a fee as part of your taxes if you didn't have health coverage in 2015, and don't get an exemption.**

If you could've afforded health coverage in 2015 but chose not to buy it and you don't qualify for an exemption, you may need to pay a fee with your federal tax return. The fee is based on your income, and how many months you didn't have health coverage. Generally, the higher your income and the more months you were without health coverage, the higher the fee.

**You don't have to pay the fee if you get an exemption.**

If you ask for and are approved for an exemption, you won't have to pay a fee for not having health coverage. You might be able to get an exemption because of a special situation, like not having any affordable health insurance plans available to you or having only a short gap in coverage.

**There are 2 types of exemptions:**

1. **IRS exemptions** — You can get these from the IRS when you file your tax return. Contact the IRS or your tax preparer.
2. **Marketplace exemptions** — Contact a navigator for assistance filing a Marketplace exemption.

|                             | 2014                             | 2015                               | 2016                               |
|-----------------------------|----------------------------------|------------------------------------|------------------------------------|
| Taxable Income              | 1%                               | 2%                                 | 2.5%                               |
|                             | or                               | or                                 | or                                 |
| Penalty per Adult and Child | Single - \$95<br>Child - \$47.50 | Single - \$325<br>Child - \$162.50 | Single - \$695<br>Child - \$347.50 |
| Maximum/Family              | \$285                            | \$975                              | \$2,085                            |

**Did you Know?**

**You or someone you may know might qualify for Special Enrollment in the Marketplace**

Open Enrollment is the yearly period when people can enroll in a health insurance plan. For 2016 coverage, the Open Enrollment Period was November 1, 2015 – January 31, 2016. There are also a Special Enrollment Periods, a time outside of open enrollment during which you and your family have a right to sign up for health coverage. In the Marketplace, you qualify for a special enrollment period 60 days following certain life events that involve a change in family status (for example, marriage or birth of a child) or loss of other health coverage. Job-based plans must provide a special enrollment period of 30 days.

# WHAT QUALIFIES AS SPECIAL ENROLLMENT?

## Changes in Circumstance

- Lost your Job
- Lost your Insurance
- Moved outside your health plan's coverage area
- Change in income

## Changes in Household Size

- Got married
- Had a baby
- Adopted a child
- Placed child in foster care
- Divorced or legally separated and lost insurance

## Changes in Status

- Gained citizenship or lawful presence in US
- Released from incarceration (jail or prison)



**Have questions or need FREE assistance?  
We are here to help...**

| Parish Served   | Phone Number                                  |
|---|---|
| Bossier, Caddo, Bienville, Webster, Claiborne, and Lincoln  | 318-517-2264                                  |
| Ouachita, Union, Caldwell, Franklin, Tensas, Madison, East Carroll, Morehouse, Richland, and West Carroll   | 318-235-8297                                  |
| Natchitoches, Desoto, Jackson, Red River, and Sabine  | 318-352-9299 ext 2254                         |
| East Feliciana, Iberville, Pointe Coupee, West Feliciana, Ascension, East Baton Rouge, Livingston, West Baton Rouge   | 225-757-9845                                  |
| Catahoula, Concordia, Grant, LaSalle, Winn, Vernon, Rapides, Avoyelles  | 318-443-2855                                  |
| Iberia, Lafayette, St. Landry, St. Martin, Upper St. Mary, Vermilion, Allen, Evangeline, Jeff Davis, Acadia   | 337-989-0001                                  |
| Beauregard, Calcasieu, Cameron  | 337-478-4822                                  |
| Assumption, Jefferson, Lafourche, Orleans, Plaquemines, St. Bernard, St. Charles, St. James, St. John, St. Tammany, St Helena, Tangipahoa, Terrebonne, Washington | 866-428-4173<br>Bi-Lingual, Spanish Navigator |

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## Navigators for a Healthy Louisiana



Health Insurance Marketplace



[www.Lahealthcarenav.com](http://www.Lahealthcarenav.com)

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