

Louisiana Healthy Self Campaign Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators
November 2016

The Future of ACA in Louisiana

Message from the Director of Navigators for a Healthy Louisiana –

Dear Louisiana Consumers:

In Louisiana more than half a million people have come to count on the health coverage they have through the Affordable Care Act - either through the federal Marketplace or through an expanded Medicaid program. We know you may be deeply worried about what the election results mean for your health, your families, and your financial security.

As of now, nothing about the Affordable Care Act has changed. You can continue to enroll in health plans through the Healthy Louisiana Medicaid Expansion program or the federal Marketplace. For the Marketplace, those of you who enroll and pay your premium by December 15th, 2016 – your coverage will begin on January 1st, 2017.

We know you may have questions about the future of the Affordable Care Act and about your healthcare coverage moving forward. If anything is to change about your coverage options for 2017, our Navigators across the state will be available to help you understand what these changes mean for you.

Sincerely,
Brian Burton, Director
Navigators for a Healthy Louisiana

ATTN: UnitedHealthcare 2016 Plan Holders

UnitedHealthcare will no longer offer Marketplace plans for 2017. If you are currently enrolled in a UnitedHealthcare plan, you can change to another plan with another health insurance company during the open enrollment. If you do not choose a different plan, the Marketplace will automatically enroll you into a similar plan with a different health insurance company. You can keep the plan that was automatically assigned to you or change plans before open enrollment ends.

5 Key Dates

November 1, 2016: Open Enrollment starts for 2017.

December 15, 2016: Last day to enroll or renew for coverage to begin January 1, 2017

January 15, 2017: Last day to enroll for coverage to begin February 1, 2017

January 31, 2017: Last day of open enrollment to apply for coverage beginning March 1, 2017.

January 31, 2017: Open Enrollment ends.



Louisiana Specific Changes Marketplace Prices and Tax Credit Explanations



The Federal Health Insurance Marketplace is a service that helps people shop for and enroll in affordable health insurance. The Health Insurance Marketplace (also known as the “Marketplace” or “exchange”) provides health plan shopping and enrollment services through websites, call centers, and Navigators.

The federal government operates the Marketplace for Louisiana. When you apply for individual and family coverage through the Marketplace, you’ll provide income and household information to find out if you qualify for:

- Premium tax credits and other savings that make insurance more affordable
- Coverage through expanded Medicaid and Children’s Health Insurance Program in Louisiana (LaCHIP)

There are many changes to the Marketplace for Louisiana in 2017. If you had health insurance through the Marketplace in 2016 you have probably received a letter from your insurance company listing any changes to your health insurance benefits or your monthly premium. Premium amounts have increased in Louisiana by about **17%** on average from last year. While this is a substantial increase in overall premiums, it does not take into account the financial assistance to help pay for it.

This assistance comes in the form of an Advance Premium Tax Credit (also known as a subsidy). We encourage all consumers, new and returning, to shop around during this year’s open enrollment. For many of you, the financial assistance that you use to pay for private health insurance through the Marketplace will increase, allowing you to select a new plan for 2017 without paying an increase in your monthly premium. You can compare plans and prices with financial assistance on the federal Marketplace website or by reaching out to one of our Navigators for free assistance. You may need to select a different plan in order to decrease your monthly premium amount.

IMPORTANT

If you had health insurance through the Marketplace last year and have received a letter from your insurance provider listing changes in your monthly premium for 2017, these changes **DO NOT** reflect any increase in your subsidy to help pay for your monthly premium.

Family Size	Yearly Income
1	\$47,080
2	\$63,720
3	\$80,360
4	\$97,000
5	\$113,640
6	\$130,280

Who Is Eligible for Payment Assistance?

Does your family make less than the incomes shown below?

If so, you're probably eligible to receive assistance to buy private health insurance through the Marketplace or you may be eligible for no-cost health insurance through Louisiana’s Medicaid Program.

For more information about Medicaid visit www.health.la.gov or call 1-888-342-6207

An Example of How Subsidies Work

Premiums for a 27-year-old making \$25,000

A calculation of their tax credit for 2017 coverage:

Advance premium tax credit per month based on household size and income: \$222

Plans are broken into Metal Categories: bronze, silver, and gold. These plans all cover the same benefits. The differences between each metal level are monthly premium cost vs out-of-pocket expenses. The more precious the metal, the higher the monthly premium and the lower the out-of-pocket cost.

Before tax credit, the monthly premiums are:

- Bronze: \$297
- Silver: \$350
- Gold: \$449

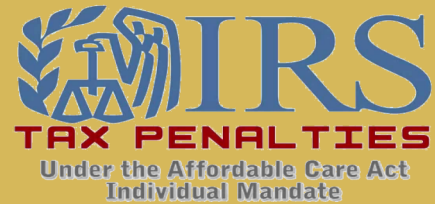
After applying their tax credit, the monthly premiums are:

- Bronze: \$297 – \$222 = **\$75 per month**
- Silver: \$350 – \$222 = **\$128 per month**
- Gold: \$449 – \$222 = **\$227 per month**

The Penalty for not having insurance

What happens if you **DON'T** buy insurance?

You **MAY** have to pay a fine



2016 and after: Penalty up to \$2,085 per family (\$695 per adult, \$347 per child, or 2.5% of income **whichever is higher**). Who will **NOT** have to pay a fine?

- ◆ Anyone who already has insurance (including Medicaid, Medicare, LACHIP, employee based insurance, or private plans).
- ◆ If you are near or below the poverty level and to buy insurance, even after assistance, would cost more than 8% of your income.
- ◆ If you experience a life situation that keeps you from getting health insurance, you may be eligible for a Hardship Exemption (meaning you are not required to pay the penalty).

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

Parish Served	Phone Number
Bossier, Caddo, Bienville, Webster, Claiborne, Lincoln	318-517-2264
Ouachita, Union, Caldwell, Franklin, Tensas, Madison, East Carroll, Morehouse, Richland, 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, Evangeline, Acadia	337-989-0001
Allen, Beauregard, Calcasieu, Cameron, Jeff Davis	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 Bi-Lingual Spanish Navigator

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