

Louisiana *Healthy Self Campaign* Newsletter

Created Specifically for Louisiana Consumers by Louisiana Navigators
January 2017

OPEN
for business in
Louisiana
**WE'RE HERE
TO HELP.**

HealthCare.gov

2017 Marketplace Open Enrollment

Open enrollment for the Health Insurance Marketplace is in full swing. Open Enrollment for 2017 runs from November 1, 2016 to January 31, 2017. During open enrollment, you can compare private health insurance plans from different health insurance companies. In addition, you may qualify for financial assistance to pay for it.

Outside the Open Enrollment Period, you generally can enroll in a health insurance plan only if you qualify for a Special Enrollment Period. You're eligible if you have certain life events, like getting married, having a baby, or losing other health coverage.

- Job-based plans may have different Open Enrollment Periods. Check with your employer.
- You can apply and enroll in Medicaid or the Louisiana Children's Health Insurance Program (LaCHIP) any time of year.

What You Pay for Insurance Depends on Your Income and You'll Probably Save Money

Your savings depends on what you expect your household income to be for 2017. Over 8 in 10 people who apply are eligible to save, and most can find plans for between \$50 and \$100 per month (after accounting for their premium tax credit). When you fill out a health insurance application, you'll need to estimate your **expected** income. Two important things to know:

- Marketplace savings are based on your **expected** household income for the year you want coverage, not last year's income.
- Income is counted for you, your spouse if married, and everyone you'll claim as a tax dependent on your federal tax return that's required to file a tax return. Include their income even if they don't need health insurance.

How to Make an Estimate of Your Expected Income

Step 1. Start with your household's adjusted gross income (AGI) from your most recent federal income tax return.

Step 2. Add the following kinds of income, if you have any, to your AGI:

- Tax-exempt foreign income
- Tax-exempt Social Security benefits (including tier 1 railroad retirement benefits)
- Tax-exempt interest



Don't include Supplemental Security Income (SSI).

Step 3. Adjust your estimate for any changes you expect.

Consider things like these for all members of your household:

- Expected raises
- New jobs or other employment changes, including changes to work schedule or self-employment income
- Changes to income from other sources, like Social Security, alimony, or investments
- Changes in your household, like gaining or losing dependents. Gaining or losing a dependent can have a big impact on your savings.

Estimating Unpredictable Income

It's hard to predict your income if you're unemployed, self-employed, on commission, or on a work schedule that changes regularly.

If your income is hard to predict, base your estimate on your past work experience, recent job trends, what you know about possible changes at your workplace, or any similar information. Just do your best to make a realistic estimate — and be prepared to update it when it changes. Certified Navigators are available year round to assist you in making changes to your Marketplace account.

HELPFUL TIPS

Tips for Selecting a Plan That Is Right for You

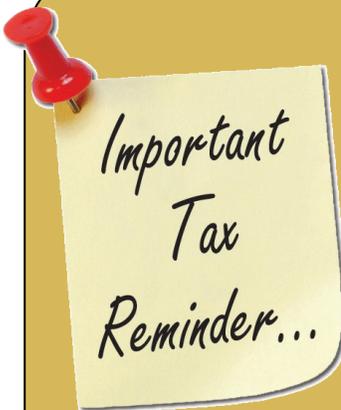
The 4 "metal" categories: There are 4 categories of health insurance plans: Bronze, Silver, Gold, and Platinum. These categories show how you and your plan share costs. Plan categories have nothing to do with quality of care.

Your total costs for health care: You pay a monthly bill to your insurance company (a "premium"), even if you don't have any medical expenses for that month. You pay out-of-pocket costs, including a deductible, when you get care. It's important to think about both kinds of costs when shopping for a plan. For

example, if you are young or healthy, a Bronze level plan may best fit your health needs. Bronze plans are typically low-premium, high-deductible plans.

Plan and network types — HMO, PPO, and POS: Some plan types allow you to use almost any doctor or health care facility. Others limit your choices or charge you more if you use providers outside their network. You can view and compare plan types before selecting a plan.

Reminder for Tax Season



*Important
Tax
Reminder...*

If you had health insurance in 2016, you will receive a Form 1095 from the Marketplace, your insurer, or your employer. This form is your proof of insurance and is needed to file your federal income tax return. If you enrolled in a health insurance plan through the Marketplace, you will receive 1095-A. You may need to login to your healthcare.gov account to access your 1095-A if you do not receive it in the mail by February 28, 2017. If you had insurance through SHOP, a small self-funded group, or individual coverage outside of the Marketplace, you will receive a 1095-B from your insurance company. Lastly, you will receive a 1095-C if you work for a large company and receive employer sponsored health insurance.

In previous years, only the 1095-A was required to file your federal income tax return. For the 2016 federal income tax season, the 1095-B and 1095-C will be required as well if you had health insurance outside of the Marketplace or through a large employer.

Open Enrollment Deadline

January 31, 2017: Last day to enroll in or change a 2017 health plan. After this date, you can enroll or change plans only if you qualify for a Special Enrollment Period.

If you enroll after January 1, but before January 16, your health coverage will begin February 1, 2017. If you enroll on January 16, but before the January 31 deadline, your health coverage will begin on March 1, 2017.

**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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