

Branch-Hillsdale-St. Joseph Community Health Agency

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FOR IMMEDIATE RELEASE

Have No Fear – Open Enrollment is Here!

Coldwater, MI. Are you tired of hunting around for the best health insurance deals? Having problems focusing in on what you need? Afraid of missing the mark and incurring unnecessary penalties for having no insurance or inadequate coverage? Have no fear - Open Enrollment for the Healthcare.gov Marketplace is here – and the Branch-Hillsdale St. Joseph Community Health Agency is available to help!

According to Steve Todd, Health Officer for the tri-county health department (your local health insurance navigation agency) “We have expanded our capacity to assist you with navigating the federal marketplace. We now have two certified navigators available to answer your questions and provide you with in-person assistance. In addition, we have six trained Certified Application Counselors who are also ready to assist and answer questions related to health insurance requirements, options and benefits.”

The health department wants to remind of five key points associated with this year’s open enrollment period:

1. You must enroll by December 15, 2014, if you want your coverage to start on January 1, 2015.
2. After February 15, 2015, to take advantage of affordable health insurance options provided through the Marketplace, you must experience a significant life changing event (i.e., marriage, birth or adoption of a child, or loss of other health coverage).

3. You can apply for Medicaid, Healthy Michigan (expanded Medicaid coverage) or the Children's Health Insurance Program (CHIP) at any time of year. We can help you with these applications as well.
4. You can preview 2015 health plans and receive estimated prices before you apply.
5. Penalties for lack of coverage or for not having adequate coverage in 2015 go up as follows:
 - **2% of your yearly household income.** (Only the amount of income above the tax filing threshold, about \$10,000 for an individual, is used to calculate the penalty.) The maximum penalty is the national average premium for a bronze plan.
 - **\$325 per person for the year (\$162.50 per child under 18).** The maximum penalty per family using this method is \$975.

There are many ways to apply for health care coverage. If you like in-person assistance, the Branch-Hillsdale-St. Joseph Community Health Agency employs Certified Application Counselors and Navigators that can guide you through the application process. This service is **FREE!** Or, you can apply by phone by calling 1-800-318-2596 or go online and apply at: www.healthcare.gov.

When you apply for or renew your coverage in the Health Insurance Marketplace, you'll need to provide some information about you and your household, including income, any insurance coverage you currently have, and some additional items. Here is a list of important information that you will need to apply:

- Home and/or mailing addresses for everyone applying for coverage.
- Social Security Numbers.
- Employer and income information for every member of your household (for example, pay stubs or W-2 forms—Wage and Tax Statements).
- Your best estimate of what your household income will be in 2015.
- Policy numbers for any current health insurance plans covering members of your household.

- If you are a legal immigrant, documentation of immigration status (visit <http://www.healthCare.gov/help/immigration-document-types> for more information).
- If you have or have had health care coverage in 2014, please have on hand any notices from your current plan that includes your plan ID.

Health insurance season is upon us and time is short. To learn more about the marketplace and how to obtain the healthcare coverage you can afford, visit our website at www.bhsj.org or stop into one of our three locations.

Branch County

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Coldwater, MI 49036
(517) 279-9561

Hillsdale County

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Hillsdale, MI 49242
(517) 437-7395

Three Rivers

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