

## Branch-Hillsdale-St. Joseph Community Health Agency

February 25, 2015

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**FOR IMMEDIATE RELEASE**

### **Don't Snooze or You May Lose... Your Chance to Enroll!**

**Coldwater, MI.** Maybe you were busy? Maybe you were home, sick in bed? Maybe you were out-of-town? Whatever the reason, if you did not enroll in a health insurance plan during the Marketplace's open enrollment period (November 15, 2014 to February 15, 2015), you may still have one more opportunity!

The Centers for Medicare & Medicaid Services (CMS) have added a special enrollment period for individuals and families who did not have health coverage in 2014 and may be required to pay the "shared responsibility payment" when they file their 2014 taxes. This special enrollment period will allow those people to enroll in 2015 health insurance coverage through the Marketplace. **The special enrollment dates begin March 15th and run to April 30th.**

According to Steve Todd, Health Officer for the tri-county health department, "Currently, the tri-counties are reporting more than 4,000 people as being enrolled and having selected a plan through the Healthcare.gov Marketplace." People eligible for the special enrollment period are:

- Michigan residents who are not currently enrolled in coverage through the Marketplace for 2015;
- Who attest that when they filed their 2014 tax return they had to pay a fee for not having health coverage in 2014, and
- Who attest that they did not understand that a fee would be imposed as part of their 2014 tax filing until after the open enrollment period closed on February 15th.

Mr. Todd adds, "Most taxpayers, about three quarters, will only need to check a box when they file their taxes to indicate that they had health coverage in 2014 through their employer, Medicare, Medicaid, veterans care or other qualified health coverage that qualifies as 'minimum essential coverage.' It is expected that 10% to 20% of taxpayers who were uninsured for all or part of 2014 will qualify for an exemption from the requirement to have coverage. A much

smaller fraction of taxpayers, about 2% to 4%, will be required to pay a fee because they made a choice not to obtain coverage and were not eligible for an exemption.”

The shared responsibility payment is paid when an individual does not qualify for an exemption and goes without health coverage. It is applied when a person files their income taxes, as follows:

- For 2014, the fee is \$95 per adult or 1 percent of their income, whichever is greater – when they file their taxes this year.
- For 2015, the fee increases to \$325 per adult or 2% of income.
- For 2016 it’s 2.5% of income or \$695 per person.

Individuals taking advantage of this special enrollment period will still owe a fee for the months they were uninsured and did not receive an exemption during the 2014 and 2015 tax years. This special enrollment period is designed to allow these individuals the opportunity to get covered for the remainder of the year and avoid additional fees for 2015.

If you lack health insurance and are concerned that these rules may impact you and your tax return, the health department can help. Mary Proctor, Certified and Lead Navigator says “We can assist individuals and families in understanding if they are required to obtain health insurance or are exempt. If they are required to purchase insurance, we can assist them in better understanding their health care needs, understanding what the plans have to offer and how to secure tax credits or cost-sharing reductions, if eligible. We can also assist with filing appeals and exemptions. We want to make sure everyone complies with the new law and will be available for appointments during the special enrollment period.”

To schedule an appointment with a Certified Navigator, call the Branch-Hillsdale-St. Joseph Community Health Agency’s County Office at:

**Branch** – 517-279-9561, ext. 0104# or 0337#

**Hillsdale** – 517-437-7395, ext. 0104# and 0337#

**St. Joseph** – 269-273-2161, ext. 0104# or 0337#

To learn more about Marketplace, visit our website at [www.bhsj.org](http://www.bhsj.org) and click on the Marketplace Information button.

**Branch County**  
570 N. Marshall Rd.  
Coldwater, MI 49036  
(517) 279-9561,  
ext. 0104# or ext. 0337#

**Hillsdale County**  
20 Care Drive  
Hillsdale, MI 49242  
(517) 437-7395  
ext. 0104# or ext. 0337#

**Three Rivers**  
1110 Hill St.  
Three Rivers, MI 49093  
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