

Branch-Hillsdale-St. Joseph Community Health Agency

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Contact: Steve Todd, Health Officer

517-279-9561, ext. 0148#

Theresa Christner, Health Ed/Promotion Director

517-279-9561, ext. 0144#

FOR IMMEDIATE RELEASE

Tick Tock, Tick Tock.... Goes the Health Insurance Clock

Coldwater, MI. The clock is ticking down for those who still have not applied for health care coverage at healthcare.gov. The Branch-Hillsdale-St. Joseph Community Health Agency is working tirelessly to assure that all tri-county residents are enrolled. With two certified navigators and six certified application counselors on staff, someone is always available to assist you with questions and to provide assistance in applying.

Sunday, February 15, 2015 is the last day for open enrollment through the Healthcare Marketplace, and time is running out. According to Steve Todd, Health Officer of the tri-county health department, “Unfortunately, people may not understand the full impact of the financial penalties involved. Those who file their taxes later in the tax season may be very surprised to find out what the cost of **not** having health insurance is... but by then it will be too late.” For people who did not have **health insurance in 2014, they can expect to pay the higher of these two amounts:**

- **1% of their yearly household income.** (Only the amount of income above the tax filing threshold, about \$10,000 for a single individual under 65 years, is used to calculate the penalty.) The maximum penalty is the national average premium for a bronze plan.
- **\$95 per person for the year (\$47.50 per child under 18).** The maximum penalty per family using this method is \$285.

For those that don't have coverage in 2015, they can expect to pay the higher of these two amounts next tax season:

- **2% of your yearly household income.** (Only the amount of income above the tax filing threshold, about \$10,000 for a single individual under 65 years, 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.

Fees are expected to climb in 2016. In addition to the fees, people who lack insurance are now responsible for 100% of any medical bills they might incur during their time without coverage.

Steve Todd adds “Applying for health insurance through the Healthcare Marketplace assures that you will receive a policy that contains the minimum essential coverage. Some people may be surprised to find out that they will still have to pay the penalty fees because they have inadequate coverage.”

Shopping for an affordable plan at HealthCare.gov is easy and there is assistance to assure that you can find an affordable plan that fits your budget and health needs. According to Health and Human Services, 87% of those who have signed up for coverage through HealthCare.gov qualify for financial assistance to help lower the cost of their premiums.

After the open enrollment period closes, only those who experience a life changing event (i.e., the loss of a job, the birth of a child, adoption, marriage, divorce, death of spouse, etc.) will be able to enroll. All others will have to wait until the next open enrollment period, which begins on November 15, 2015. Mr. Todd further states, “For those who qualify for the Healthy Michigan Plan or other Medicaid program, our navigators and application counselors are able to assist you all year round.” Qualifying for the Healthy Michigan Plan is limited to people who:

- Are 19-64 years old,
- Have a Modified Adjusted Gross Income at or below 133% of the federal poverty level,

- Do not qualify for or are not enrolled in Medicare or any other Medicaid programs,
- Are not pregnant at the time of application,
- Are a current resident of the State of Michigan

If you have questions about what kind of coverage you are eligible for, contact your local health department and dial extension 0337# or 0104# for assistance.

The end is near for residents who need to apply for coverage through the Marketplace. Don't get caught without it. You will have to pay a lofty responsibility fee, and you will be responsible for 100% of any medical bills that you might incur during your time without coverage.

The Branch-Hillsdale-St. Joseph Community Health Agency is here to help! Please visit our website at www.bhsj.org for more information about the Marketplace and what it means for you and your family and call to schedule an appointment for help applying.

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Branch County
570 N. Marshall Rd.
Coldwater, MI 49036
(517) 279-9561

Hillsdale County
20 Care Drive
Hillsdale, MI 49242
(517) 437-7395

St. Joseph County
1110 Hill St.
Three Rivers, MI 49093
(269) 273-2161