

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

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**FOR RELEASE: IMMEDIATE RELEASE**

### **Open Enrollment for 2016 – It's Started!**

**Coldwater, MI.** With Veteran's Day right around the corner, the open enrollment dates for the **2016 Health Insurance Marketplace** may hold real promise for family members of Veterans who are not enrolled in a VA health care program and who do not meet the current coverage standards stipulated in the Affordable Care Act. Between November 1, 2015 to January 31, 2016, these family members can apply online to the Health Insurance Marketplace to get coverage. But open enrollment is not limited just to Veteran families, **it is also open to anyone** who needs health insurance or who is looking to do some comparison shopping for their current policy.

The Marketplace offers a new way to shop for and purchase private health insurance that fits the family budget and meet its healthcare needs. People who apply on line may get lower costs on monthly premiums or out-of-pocket costs. They can also find out if they are eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). They can submit an application online for health care coverage and learn almost instantaneously the amount of assistance for which they are eligible.

According to Theresa Christner, Health Education/Health Promotion Director at the Branch-Hillsdale-St. Joseph Community Health Agency "The prior open enrollment periods have resulted in nearly 5,000 Branch, Hillsdale and St. Joseph County residents getting affordable health insurance. It will also let you know if you qualify for public health insurance programs, such as the Healthy Michigan Plan, Michigan's Medicaid expansion program."

Because understanding health insurance options can be overwhelming, the health department offers certified, personal assisters who can help you understand your health care needs and your health insurance options, as well as help explain the various tax credits and discounts for which you may be eligible to receive. Christner explains. "Our in-person assisters

are available to help you navigate the health insurance pools and explain the type of coverage available, as well as help you identify the type of coverage you may need.”

The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage to all Americans, lower costs, and improve quality and care coordination. Under the health care law, people will have:

- health coverage that meets a minimum standard (called “minimum essential coverage”);
- qualify for an exemption; or
- pay a fee when filing their taxes if they have affordable options but remain uninsured.

If your family members have access to affordable coverage but remain uninsured, you may have to make a payment when filing your taxes. This payment will either be a flat fee or a percentage of your taxable household income, depending on which amount is higher. For those uninsured during tax year 2015, the fee is:

- **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.

You do not have to pay a fee if your family members have coverage that meets a minimum standard (called “minimum essential coverage”).

Exemptions from the payment will be granted under certain circumstances. To learn if you are exempt or to receive assistance for filing an exemption, contact your county health department office and ask to speak with one of our certified navigators, or visit our website at [www.bhsj.org](http://www.bhsj.org) and click on the ‘Marketplace Information’ button to access the most current information for this upcoming open enrollment season.

Whether you are a member of a Veteran’s family who lacks adequate coverage or someone who needs help with getting the insurance assistance that meets their needs, let us help. Take advantage of **Open Enrollment** and call us today to schedule an appointment.

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