

# SUBsidized health insurance through the ACA

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## Why should I care about the Affordable Care Act (Obamacare)?

You and your family are required to have health insurance. If not, you may be liable for a penalty on your income tax. This year the fine is \$650 for a 2-person household, but it will increase each year. If you are a sub with no health coverage, ACA-subsidized insurance is a great deal for many of us, including me.

## How can I find about different insurance plans?

Check the Washington Health Benefits Exchange (the Exchange) <http://www.wahbexchange.org/>

You will be able to find the amount of your subsidy, based on your household income and size. You can check out features and cost (after subsidy) of various plans.

## How do I qualify for a subsidy?

If your household income is less than 138% of the federal poverty level (FPL), you are eligible for AppleCare (Medicaid), for free. Else you are eligible for subsidies with household income of up to 400% of the FPL. Subsidies work through a tax credit - to receive the credit you will have to file income taxes with the 1040 form, not the "EZ" or "A" versions.

Household Size	Federal Poverty Level (FPL)	138% of FPL Max. income for AppleCare	317% of FPL Max. for AppleHealth for your kids	400% of FPL Max. for ACA subsidy
1	\$11700	\$16146	----	\$47079
2	15930	21983	\$50498	63719
3	20090	27724	63685	80359
4	24250	33465	76873	96999
5	28410	39206	90060	113639

## What are some representative costs?

I'm glad you asked:

Household members' age(s)	Annual household income	Monthly subsidy	Bronze payment range (monthly)	Silver payment range (monthly)	Silver plan value (nominal 70%)
25	20,000	96	64 - 72	84 - 114	87%
25, 25	30,000	212	108 - 124	147 - 206	87%
25, 25	40,000	84	235 - 252	274 - 334	70%
45	20000	179	55 - 67	84 - 128	87%
45,45	40000	251	217 - 241	275 - 362	70%
45,45	60000	41	426 - 451	484 - 572	70%
60	20000	408	30 - 53	84 - 167	87%
60, 60	30000	836	40 - 86	148 - 313	87%
60, 60	63719	470	407 - 452	515 - 679	70%
60, 60	63720	0	876 - 922	984 - 1149	70%

**What are some special advantages to Obamacare?**

The amount of copay, the deductible, etc. will vary depending on the plan. There is a limit of \$6850 per year for individuals and \$13,700 per family for out of pocket cost, per year.

All ACA-compliant insurance covers the following, including cost-free (no deductible, no copay) vaccinations:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization (like surgery and overnight stays)
- Pregnancy, maternity, and newborn care (both before and after birth)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)

**You convinced me. How can I sign up?**

Generally you can sign up for ACA-subsidized health coverage during the open enrollment period, November through January. However, under some circumstances, you can change your health coverage at other times (e.g. you change your job, you have or adopt a child, etc.). Starting and stopping District health coverage (if you are a 60-day sub) qualifies.

Go to <http://www.wahbexchange.org/> to apply.

PS - It's probably a good idea to speak to an insurance broker or a "navigator" who you can access through the website.