Who needs to apply for health insurance

... Anyone who does not currently have health insurance coverage.

What is considered coverage

You are considered to have coverage if you have Medicare, Medicaid, CHIP, any job-based plan, any plan you bought for yourself, COBRA, retiree coverage, TRI-care, VA health care and some other types of plans.

St. Joseph Hospital (Nashua), St. Mary Health System (Lewiston) and St. Joseph Healthcare (Bangor), all members of Covenant Health Systems are committed to helping you on your path to better health. We want to make sure you’re informed about the Affordable Care Act and are prepared to enroll in a health plan that’s right for you.

Are you ready to enroll

Get started at healthcare.gov

Important Dates:

If you enroll by December 23, 2013, you may have coverage as soon as January 1, 2014.

You must enroll before March 31, 2014 if you are to obtain coverage for 2014 and avoid penalties.

Enrollment for Health Insurance:
from October 1, 2013 to March 31, 2014

Help is available now at

St. Joseph Hospital
Information Desk – Atrium Lobby
172 Kinsley Street
Nashua, NH 03060
603-578-5008
M-F 8:00 AM - 4:00 PM

11/2013
What is the Affordable Care Act

The Affordable Care Act was passed by Congress and signed into law in 2010. It creates benefits for people who do not have insurance or who may not have the right type of policy for their needs. New features include:

• Lowering the cost of coverage
• Eliminating extra charges for adults and children who had pre-existing conditions
• Expanding the coverage for preventive care, and for the birth of a child
• Adding prescription coverage
• Allowing young adults to be covered by their parents insurance

Health Insurance Exchanges or Marketplaces are being established to help people who do not have insurance find health coverage. You can fill out an on-line application to tell if you qualify for private health insurance plans at lower costs based on your household’s size and income.

Four levels of plans have been established:

<table>
<thead>
<tr>
<th>Number of people in household</th>
<th>help with premiums for incomes under 45,960</th>
<th>help with premiums and out-of-pocket costs for incomes under 28,725</th>
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<tbody>
<tr>
<td>1</td>
<td>$45,960</td>
<td>$28,725</td>
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<td>$38,775</td>
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</tbody>
</table>

Please check with your healthcare provider to find the best plan for your needs.

What happens to me if I don’t have health insurance

If you have not applied for health insurance coverage as of March 31, 2014, you will have to pay a yearly penalty for each member of your household who does not have coverage in the amount of $95 per year per adult, and $47.50 per child or 1% of your annual income, whichever is higher. The penalty is expected to increase every year and you will still have to pay out of pocket for all of your health insurance costs.

The good news is that there are new programs and support available for people who do not have insurance, and that there are special programs for people with lower incomes.

Where can I find additional information


New Hampshire Residents  http://www.legalconsumer.com/obamacare/?ST=NH

National  www.chausa.org/affordable-care-act/overview (Catholic Health Association) getcoveredamerica.org/get-covered-101kff.org/ (Kaiser Family Foundation) http://kff.org/aca-consumer-resources/ This is the kff page which goes directly to information for consumers. http://kff.org/cuidado-de-salud-recursos-para-los-consumidores/ This is the Spanish language version of the kff consumer page above. healthcare.gov (The official site of the Health Insurance Marketplace)

Or if you have further questions, please call a representative at St. Joseph Hospital at 603.578.5008 or email marketplacehealthcare@sjhh.org