

Health Care Reform and YOU!

Frequently Asked Questions for People who use the ADAP

What is Health Care Reform?

The Patient Protection and Affordable Care Act – sometimes called ACA, “Obamacare,” or health care reform – is designed to make it easier for people to get health insurance and access health care, including people with HIV. As part of the ACA, you can buy health insurance through a Marketplace. You may be able to get help from the U.S. government and ADAP to pay for your insurance.

What options are available in Maine?

Two insurance companies are selling plans in the Maine Insurance Marketplace – Anthem and Maine Community Health Options. Plans in the Marketplace are separated into 4 types: Bronze, Silver, Gold, and Platinum. These types are based on how much of your medical costs you pay and how much the plan pays when you get medical care. They are not based on plan quality.

You have the right to choose any plan you want, but Maine ADAP can only help pay for some plans. See the chart below:

<p>If you...</p>	<ul style="list-style-type: none"> • Earn <u>less than \$12,065</u> a year or <u>more than \$46,535</u> a year • Are lawfully present in the US • Have been denied MaineCare 	<ul style="list-style-type: none"> • Earn <u>between \$12,065 and \$30,164</u> a year • Are lawfully present in the US • Have been denied MaineCare 	<ul style="list-style-type: none"> • Earn <u>between \$30,164 and \$46,535</u> a year • Are lawfully present in the US
<p>You may be eligible for...</p>	<p>You may be able to buy insurance through the Marketplace, but you will not get any help from the U.S. government to pay for your insurance.</p>	<p>You may be able to buy insurance through the Marketplace. You may also be able to get some help from the U.S. government to pay for your insurance. This help is called an advance premium tax credit and a cost-sharing subsidy.</p>	<p>You may be able to buy insurance through the Marketplace. You may also be able to get some help from the U.S. government to pay for your insurance. This help is called an advance premium tax credit.</p>
<p>If you want ADAP to help pay for your insurance...</p>	<p>You should select the Gold level plan from Maine Community Health Options.</p>	<p>You should select a Silver level plan from Maine Community Health Options.</p>	<p>You should select a Gold level plan from Maine Community Health Options.</p>

Whatever you choose, you should enroll by December 15 so that your insurance coverage will start January 1.

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What is a premium tax credit?

You may be able to lower the cost of your health insurance by paying lower monthly premiums. This depends on your income and family size. You'll see the amount of savings you're eligible for when you fill out your Marketplace application. Prices shown for insurance plans will reflect the lower costs.

You get the lower costs from a tax credit called the Advance Premium Tax Credit. If you want ADAP to help pay for your insurance, you have to take the full tax credit immediately, so you get the lower costs.

What is a cost-sharing subsidy?

A cost-sharing subsidy lowers your costs on deductibles, copayments, and coinsurance. These are costs you have to pay when you get medical care. This savings is based on your income and family size. Cost-sharing subsidies are only available for silver level plans.

How do I enroll for one of the insurance plans?

You can get help from someone trained about the plans and enrollment. They are called **navigators** or **certified enrollment counselors**. You can find one by going to www.Enroll207.com or calling 2-1-1. If you get help from someone, give them this letter so they know how ADAP can help.

If you don't want help getting your insurance, you can look at plans and enroll by yourself at www.healthcare.gov. You can also call 1-800-318-2596 to enroll.

Once I pick a plan, what do I do?

If you want ADAP to help pay your monthly insurance bill, send a copy of the bill as soon as you get it to:

Lynn Berry/ADAP
40 State House Station
Augusta ME 04333