

# Application Guide

Here's what you need to know about enrolling in coverage through the **Health Insurance Marketplace**:

## Are You Eligible to Enroll?

You are eligible to buy coverage on the Health Insurance Marketplace if you:

- Are a US citizen or are legally present in the US;
- Are not currently in jail or prison;

## Are You Eligible for Financial Assistance?

You may be eligible for help paying for your health insurance if you meet the criteria above **AND** you:

- Have a yearly household income that falls anywhere in the table below;  
**and**
- Are NOT offered health insurance through your job OR the health insurance that is offered is more than 9.5% of your yearly household income and/or it does not cover at least 60% of the cost of benefits (If you think this situation may apply to you, speak to your employer. You will need to show proof of what your employer's plan costs and what it covers).

*You may get financial help if your income falls between these amounts.*

Family Size	You must make <u>at least</u> this much to qualify for the Advanced Premium Tax Credit (2021)	Income range for Cost Sharing Reductions (2021)
Single Person	\$12,880	\$11,880 to \$29,700
Family of 2	\$17,420	\$16,020 to \$40,050
Family of 3	\$21,960	\$20,160 to \$50,400
Family of 4	\$26,500	\$24,300 to \$60,750
Family of 5	\$31,040	\$28,440 to \$71,100

The Marketplace offers two forms of financial assistance. One is called an Advanced Premium Tax Credit (APTC). Think of the APTC like a coupon that lowers the cost of your monthly health insurance premium. The second form of financial assistance is called Cost Sharing Reductions (CSRs). A CSR is a discount that lowers the amount you have to pay out-of-pocket for deductibles, coinsurance, and copayments. You may qualify for one or both if your income falls in the ranges below.

## When Can You Enroll?

**The open enrollment period runs from November 1 to January 15.**

You may qualify for a special enrollment period, outside of open enrollment, if you experience a life-changing event such as marriage, birth, moving to another state, or a loss of coverage. To see if you qualify, go to [www.healthcare.gov](http://www.healthcare.gov) or call the health insurance Marketplace at 1-800-318-2596.

## What Do You Need When You're Ready to Enroll?

**Income Documents:**

W2 or recent pay stubs, Social Security benefit letter, and information on any other income you receive — even if you don't pay taxes on it

**Employer's information:**

Phone # and address

**Citizenship & Immigration Documents:**

If you are not a U.S. citizen by birth, you will need a citizenship certificate, immigration documents, refugee travel documents, green card, or other eligible status documents

## How to Apply:



### Online

- Go to [www.healthcare.gov](http://www.healthcare.gov)
- Create an account — you will need an email address for this
- You can complete your application and even select a plan online. You may be able to pay your first premium too.



### By Phone

- Call 1-800-318-2596
- Complete the application with the phone representative
- The representative will tell you how much, if any, financial assistance you are eligible for and discuss the available plans. You can even select a plan over the phone.



### In-Person

- Visit [LocalHelp.HealthCare.gov](http://LocalHelp.HealthCare.gov) to find free in-person help in your area.
- Schedule an appointment with an enrollment assister, who will help you enroll.
- Bring the documents listed above to your appointment.

## Remember to Pay for Your Insurance!

You **MUST** pay your first premium before your coverage will be active.

You can do this online when you select a plan OR over the phone by calling the insurance company.

**Open enrollment period:**

**November 1, 2021  
to  
January 15, 2022**



**You will need this information for anyone listed on your tax return, even if you are only seeking coverage for yourself.**