

Health Insurance Exchange Navigational Guide



SCHOOLCRAFT
MEMORIAL HOSPITAL



December 2013

SIGNING UP FOR HEALTH INSURANCE IN M I C H I G A N

Beginning October 1, 2013, and running through March 31, 2014, individuals who make up to 400% of the Federal Poverty Level, or just under \$46,000 per year, will be able to choose a health insurance plan in Michigan's health insurance marketplace, also known as the *health insurance exchange*. Coverage for plans purchased on the exchange begins no earlier than January 1, 2014.

Individuals whose income is below \$16,000 (for a family of four this would be about \$31,000) will likely qualify for the **Healthy Michigan** plan, which is the name for Michigan's new expanded Medicaid program. Healthy Michigan offers very low cost-sharing requirements. People can apply for or enroll in Healthy Michigan any time after October 1, 2013 (there is no open enrollment period such as with the health exchange), but coverage is not anticipated to start until April 1, 2014.

Most low-income residents do not currently qualify for Medicaid. There is some limited assistance available to individual adults who earn little to no income. To qualify for Medicaid prior to the Healthy Michigan program, individuals had to meet financial eligibility criteria and belong to one of the following specific groups: Children, parents, pregnant women, people with severe disability, and seniors.

A person wanting to sign up for a health plan can go to www.healthcare.gov, and he or she will be walked through the application process. **You need to complete only ONE application**, and as you enter your financial and other personal information you will be directed into either the health insurance exchange or into the Healthy Michigan (expanded Medicaid) program. If you do not have access to the Internet at home, the Manistique Public Library has computer access available. Please contact them at 341.4316 for the library's hours. Please note: The librarians are **NOT** able to assist people in completing the application or in choosing a health plan, but they are able to provide direction on how to access the [healthcare.gov](http://www.healthcare.gov) website. Please see the flyer on page (3) for more information on how to use the [healthcare.gov](http://www.healthcare.gov) website.

The Federal government has a dedicated help line available at 1-800-318-2596. The line is open 24 hours per day and seven days per week.

If you would like Michigan-specific information and resources, please visit www.enrollmichigan.com. You can access www.healthcare.gov from the Enroll Michigan website, and you can also access a list of trained navigators and certified application counselors who can help you with completing an application. SMH has included a list of some of these navigators and application counselors on page (4) of this newsletter.

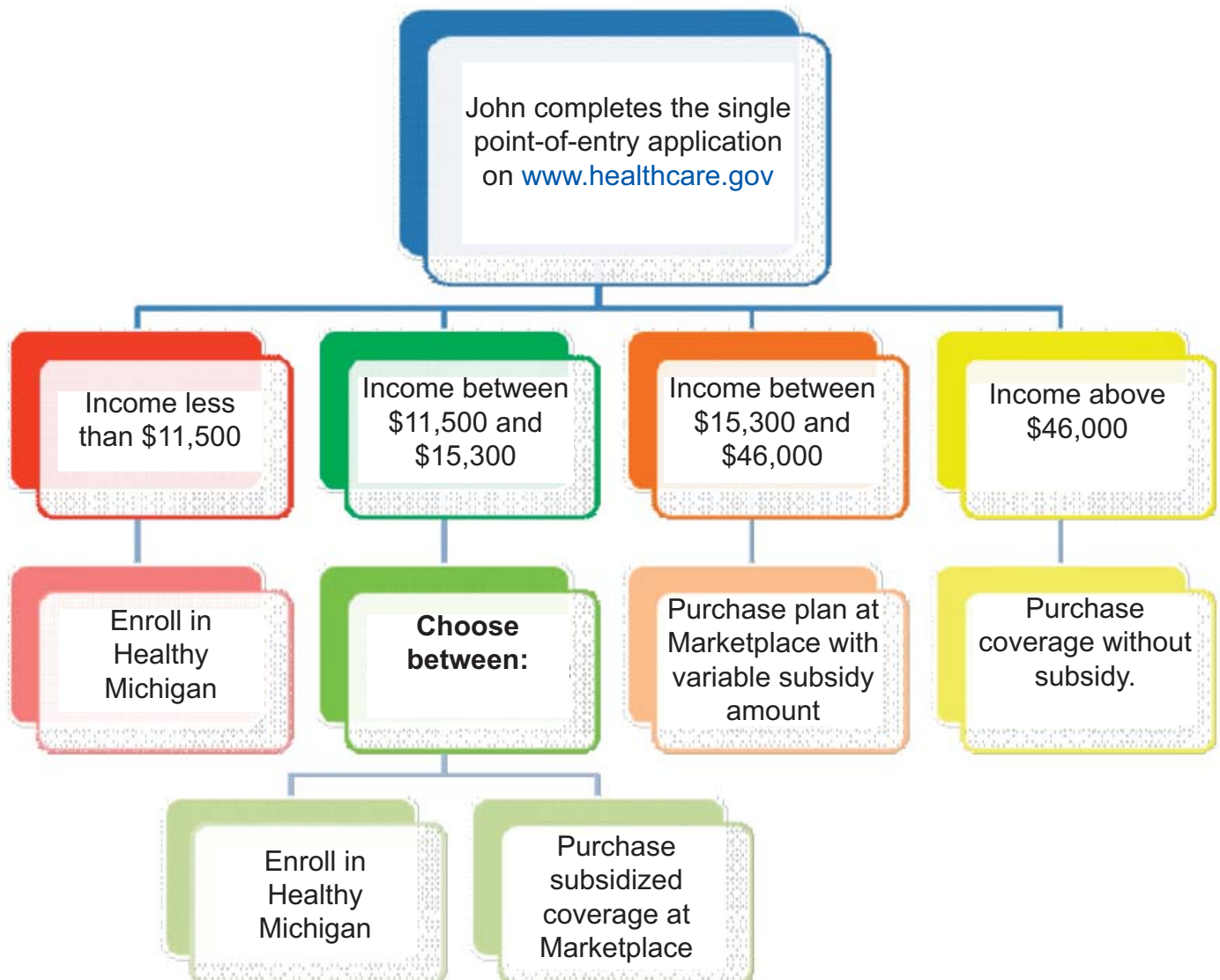
Some insurance agents are able to provide information on the available health plans. In Manistique, John Lindroth of the Superior State Agency is a certified agent for health insurance exchange plans.

NOTE: You are **NOT** eligible for subsidized coverage on the individual market if your employer provides an insurance option that is considered "affordable"; that is, a premium share that is less than 9.5% of your income.

How Does An Uninsured Person Access New Coverage?

The Affordable Care Act has a number of options to choose from. Understanding the various coverage options, and understanding what those options are can be complicated. The following chart aims to simplify these different pathways and help individuals gain a basic understanding of coverage expansion.

For example, let's think about Patient John, an uninsured adult. His employer doesn't offer coverage. How does he find it, and what are his options? This flowchart outlines the scenarios for John, assuming minimal complications and special circumstances.



Are you an adult under 65 without affordable health insurance?

Starting October 1, new insurance options will be available for you if you're an individual making less than \$46,000 a year. The new plans offer:

- Coverage for doctor visits, preventive services, medication, mental health/substance use, maternity care, hospital care, urgent care and more.
- Affordable prices. In many cases, individuals will pay little to no premiums.
- Incentives for healthy behaviors.

Want to learn more? Go to www.healthcare.gov and follow these simple steps:



Create an account

First you'll provide some basic information and create an account. You can also sign-up for marketplace emails.

Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

Visit HealthCare.gov to get a checklist to help you gather the information you'll need.

Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get lower costs on monthly premiums and out of pocket costs.

Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

To learn more, visit www.healthcare.gov, call 1-800-318-2596

(TTY: 1-855-889-4325)

C E R T I F I E D

N A V I G A T O R S & A P P L I C A T I O N C O U N S E L O R S

Navigators and Certified Application Counselors (CAC) have been trained to help individuals understand and find a health insurance option that is the best fit for them. We have listed both navigators and CACs below that deal with our local area. If you would like to learn more, and view the listing in its entirety, please log on to www.healthcare.gov.

CERTIFIED NAVIGATORS

Alger-Marquette Community Action Board

Michelle Dillinger: Regional Lead & Certified Navigator

mdillinger@amcab.org

(906) 225-6522

1125 Commerce Drive

Marquette, Michigan 49855

Community Health Access Coalition

Andrea M. Osborn: Certified Navigator

aosborn@upchac.org

(906) 635-7483

143 Arlington Street

Sault Ste. Marie, MI 49783

Western UP Healthcare Access Coalition

Sherri Dulong: Certified Navigator

sherri@wuphac.org

(906) 361-2451

540 Depot Street

Hancock, MI 49930



CERTIFIED APPLICATION COUNSELORS

Sault Tribe of Chippewa Indians

5698W Highway US-2

Manistique, MI 49854

or

622 W. Superior Street

Munising, MI 49862

(906) 632-5200 • info@saulttribe.net

Medical Care Access Coalition, Inc.

330 Deer Street

Manistique, MI 49854

(906) 226-4400

mlhall@penmed.com

UPCAP

2501 14th Avenue South

Escanaba, MI 49829

800-305-8137

upcapinfo@upcap.org

Upper Peninsula Assoc. of Rural Health Svcs. Inc.

220 W. Washington St.

Ste. 430

Marquette, MI 49855

(906) 228-3613

DLP Marquette General Hospital, LLC

420 W. Magnetic

Marquette, MI 49855

(615) 372-8555 • www.mhg.org



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