

# ACA Open Enrollment: If You Are Low-Income

## If You Are Low-Income...

You can learn about your options by filling out a single application. It will tell you whether you qualify for coverage through the Medicaid program or for financial assistance to help pay for private insurance offered through your state's marketplace. You can apply for coverage even if you have been unable to get it in the past.

## States With Medicaid Expansion

Under the Affordable Care Act, [35 states including Washington, D.C.](#) expanded Medicaid eligibility to many low-income adults, including adults without dependent children, while 14 other states have chosen not to expand Medicaid under the law. Another two states, Nebraska and Utah, will be expanding Medicaid eligibility later in 2020. In states that expanded Medicaid, you may qualify for Medicaid if you earn **\$17,236** a year as a single individual or \$29,435 for a family of three, while other family sizes can qualify at higher incomes. In states that did not expand, non-disabled adults who are parents with very low income will qualify (the eligibility levels vary by state). Regardless of your state's decision on expanding Medicaid, children are eligible for Medicaid or the Children's Health Insurance Program (CHIP) if their family income is about \$42,000 (for a family of three), or more in some states.

## State Insurance Marketplaces

Whether or not your state expanded Medicaid, you may be eligible for federal assistance when you buy a health plan through your state's marketplace. This assistance could lower the premiums you pay and reduce how much money you must pay out of your own pocket when you seek medical care. Although premiums for marketplace plans generally increase each year, if you qualify for premium tax credits, the tax credit should cover most or nearly all of the cost increase. In general, you may be eligible for tax credits to lower your premium if you are single and your annual 2020 income is between **\$12,490 to \$49,960** or if your household income is between **\$21,330 to \$85,320** for a family of three (the lower income limits are higher in states that expanded Medicaid). The range differs for families of different sizes. If you buy a plan through the marketplace and your income is between **\$12,490 and \$31,225** for a single person (**\$21,330 to \$53,325** for a family of three), you can also qualify for help with cost sharing. Special modified silver plans are available with lower deductibles, copays, and annual out-of-pocket limits on cost sharing.

## How to Apply

You can apply for coverage during the open enrollment period that runs from **Nov. 1 through Dec. 15** in most states, including those using [healthcare.gov](https://healthcare.gov). Coverage through a marketplace plan takes effect on **Jan. 1, 2020**. After Dec. 15, you may only sign up for a plan under special circumstances. Open enrollment in states that run their own marketplaces depends on the state. Seven states—California, Colorado, DC, Massachusetts, Minnesota, New York, and Rhode Island—have extended open enrollment beyond Dec. 15, 2019. Check with your state marketplace for details.

If you qualify for Medicaid, you can enroll at any time, not just during open enrollment. You can apply through [healthcare.gov](https://healthcare.gov) or your state's marketplace website or directly with your state's Medicaid agency. Once you have enrolled in Medicaid, you will receive a notice from your state's Medicaid agency when it is time to renew your coverage.

## Questions

If you have questions, you can call the federal government's toll-free 24-hour hotline at 1-800-318-2596. To find in-person help, go to <https://localhelp.healthcare.gov>. Further information is available at [www.healthcare.gov](http://www.healthcare.gov) and at <http://www.kff.org/health-reform/faq/health-reform-frequently-asked-questions/>