

October 2013 | Fact Sheet

Obamacare & You: If You Are Low-Income and May Qualify for Medicaid...

Obamacare creates several new ways to get health coverage. You can learn about your options by filling out a single application. It will tell you whether you qualify for free or low-cost insurance through the Medicaid program or through the new [health insurance marketplaces](#) that are being established in every state. You should apply for coverage even if you have been unable to get it in the past from Medicaid or private insurance companies. These are new options under the law.

MEDICAID EXPANDING, BUT NOT IN ALL STATES

Obamacare expands Medicaid to many low-income adults, including adults without dependent children. However, more than two dozen states have chosen not to expand Medicaid under the law or are still debating the matter. In states that expanded Medicaid, you may qualify for Medicaid as a single individual if you earn less than about \$16,000 a year, while other family sizes can qualify at higher incomes. In states that did not expand, you may have few or no options for affordable coverage. In that case, you will not have to pay a penalty for not having coverage.

STATE INSURANCE MARKETPLACES

Even in states that did not expand Medicaid, you may be able to get tax credits to help pay for coverage in new marketplaces if your annual income is between about \$11,500 and \$46,000 for a single person, or between about \$19,500 and \$78,000 for a family of three. Whether state-based or federal, the marketplaces will serve as an online store where you can shop for health insurance plans offered by private insurance companies.

You can find out whether you are eligible for federal assistance that will lower the premiums you pay and reduce how much money you must pay out of your own pocket when you seek medical care. Use the Kaiser Family Foundation's [online calculator](#) to get a rough estimate of the premiums and subsidies that may be available to you.

HOW TO APPLY

You can start applying for coverage during the "open enrollment" period that runs from Oct. 1 through March 31 for coverage to begin on January 1, 2014. If you need help completing the application there will be people who can assist you. A list of assisters near you should be available on the insurance marketplace website in your state. If you qualify for Medicaid, you can enroll at any time, not just during open enrollment. If you have Medicaid today, you continue to have coverage for yourself and your family.

QUESTIONS

The federal government has set up a toll-free 24-hour hotline -- 1-800-318-2596 -- to handle consumers' questions. To find out more about Obamacare, visit www.healthcare.gov.