

Navigators for a Healthy Louisiana's Certified Navigators are here to assist Louisiana residents with health insurance options offering **FREE** enrollment assistance.

## What Is the Marketplace Health Insurance?

The Federal Health Insurance Marketplace (also known as the “the exchange or Healthcare.gov”) is a service that helps people shop for and enroll in affordable health insurance plans.

### You will find out if you qualify for:

- Tax Credits to help pay your monthly insurance premium.
- Reductions in co-payments and deductibles.
- Determining if any members of household qualifies for coverage through the Medicaid and Children’s Health Insurance Program in Louisiana (LaCHIP).
- Plan options with \$0 premium cost if your income level is at or below 150% of the Federal Poverty Level (about \$21,870 for individual).
- Federal subsidies if your income level is over 400% of the Federal Poverty Level (about 58,320 individual).
- Medicaid if your income is below 138% of the Federal Poverty Level.

### Federal Poverty Level (FPL) For Coverage Year 2024

Family Size	138 % FPL	150% FPL	400% FPL
1	\$20,120	\$21,870	\$58,320
2	\$27,214	\$29,580	\$78,880
3	\$34,307	\$37,290	\$99,440
4	\$41,400	\$45,000	\$120,000
5	\$48,493	\$52,710	\$140,560
6	\$55,586	\$60,420	\$161,120
7	\$62,680	\$68,130	\$181,680
8	\$69,773	\$75,840	\$202,240



For **FREE** assistance with checking to see if you qualify for coverage contact us:

- Scan the QR code above
- Call **1.800.435.2432**
- Go to [www.GetCoveredLA.org](http://www.GetCoveredLA.org)

### What are the Eligibility Guidelines for Marketplace Subsidies?

- Must be U.S. Citizen (or lawfully present)
- Not enrolled in Medicaid
- Not enrolled in Medicare parts A&B
- Not offered a qualified affordable plan from employer
- Must not be incarcerated

Code—E3SR 9/7/23

# When can I enroll in coverage? 2 ways to qualify

## 1. During Open Enrollment

Open Enrollment for health coverage for 2024 starts November 1, 2023. Anyone can apply for coverage during Open Enrollment to see if they would qualify for assistance and to see the coverage options available.

## 2. You may qualify for a Special Enrollment Period (SEP)

Outside of the yearly Open Enrollment Period, you may qualify for a Special Enrollment Period to enroll.

Certain life events can qualify you for a SEP, including :

- Losing health coverage—no longer eligible for Medicaid
- Moving
- Getting married
- Having a baby or adopting a child

If you qualify for a SEP, you usually have up to **60 days** following the event to enroll. If you miss that window, you will have to wait until the next Open Enrollment Period to enroll.

You can enroll in Medicaid and the Children's Health Insurance Plan (CHIP) any time of the year, whether you qualify for a Special Enrollment Period or not.

### \*Unwinding/Loss of Medicaid or CHIP

- If you lost Medicaid or CHIP any time between 4/1/23 and 7/31/24, contact a navigator to see if you may be eligible for a Special Enrollment Period and qualify for affordable coverage.

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## The 10 Essential Benefits



### All plans must cover your:

1. Prescription drugs
2. Pediatric services, including dental and vision
3. Hospitalization
4. Emergency room care
5. Ambulatory services
6. Lab tests
7. Maternity/newborn care
8. Preventive, wellness, and disease management services
9. Mental health and substance abuse treatments
10. Rehabilitation services

## Information needed when applying?

- Your name and date of birth
- Information about your household
- Home and/or mailing addresses
- Information about individuals applying for coverage
- Social Security numbers (SSNs) for all members of household applying for coverage
- Immigration document information
- Information on how you file your taxes
- Employer and income information for all household members
- Current health coverage information
- Health Reimbursement Arrangement (HRA) notice