

## Iowa's Health Insurance Marketplace Made Simple

### ACA Health Insurance Benefits

All individual insurance must cover these essential benefits:  
Iowa's version is called the Iowa Qualified Health Plan (QHP)

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health
- Prescription drugs
- Re & habilitative care & devices
- Preventative & wellness services
- Chronic disease management
- Pediatric vision & dental to age 18

### 4 Pathways to Coverage Your pathway is determined by your income

#### Medicaid Expansion

#### Individual Commercial Insurance

<i>Incomes to 100% FPL</i>	<i>Incomes 101-138% FPL</i>	<i>Incomes 139-400% FPL</i>	<i>Incomes &gt; 400% of FPL</i>
<b>Iowa Wellness Plan</b>	<b>Iowa Marketplace Choice</b>	<b>Premium Subsidies Commercial Insurance</b>	<b>Commercial Insurance</b>
<ul style="list-style-type: none"> <li>• Only ages 19-64</li> <li>• Not eligible if in a current Medicaid program, except Iowa Care that expires 12/31/2013</li> <li>• Extends dental to lifetime &amp; adds home, community &amp; institutionalized services for chronically mentally ill &amp; substance abusers</li> <li>• No premiums, deductibles, copays if annual preventative &amp; wellness requirements are completed</li> <li>• \$10 copay if use emergency room for non-emergent care</li> <li>• Iowa Wellness Plan eligibles must use state's Medicaid network of ACOs &amp; medical homes</li> <li>• "Medically exempt" in the 101-138% FPL bracket will be enrolled in the Iowa Wellness Plan to ensure access to needed benefits.</li> </ul>		<ul style="list-style-type: none"> <li>• Premium pricing is based on actuarial value (average cost of health care per person at each age).</li> <li>• Four premium levels based on % of actuarial value: Bronze – 60%, Silver – 70%, Gold- 80%, Platinum-90%</li> <li>• The sum of deductibles + copays is capped at the current maximum HSA amount, currently \$6,350 for an individual and \$12,700 for a family.</li> <li>• Subsidies cap Iowa premiums at 3-9.5% of income depending on income and cap deductible &amp; copays at 1/3, 1/2, or 2/3 of the max HSA amount depending on income. Subsidies can be applied to bronze, silver or gold plans, but the deductible and copay cap only applies to silver plans.</li> </ul>	

## Affordability Assistance

Eligibility for an affordability assistance program is based on your IRS Modified Adjusted Gross Income (MAGI). This table gives you an idea of what affordability program, if any, you might be eligible for. The larger your family, the higher the allowable MAGI for eligibility.

	Medicaid - Iowa Wellness Plan	Medicaid Iowa Marketplace Choice Plan	Federal Premium Subsidy
	MAGI Less Than	MAGI Less Than	MAGI Less Than
Individual	\$11,490	\$15,850	\$45,960
Family of 2	\$15,510	\$21,400	\$62,040
Family of 3	\$19,530	\$25,570	\$78,120
Family of 4	\$23,550	\$32,500	\$94,200

### Where to Start: [www.healthcare.gov](http://www.healthcare.gov)

1. Check out these links on the home page:
  - a. *See Plans Before I Apply*
  - b. *See If I Can Get Lower Costs*
  - c. *Find Local Help*
2. Use **Search** on the home page to get answers to your questions.
  - a. Type “*How Can I Get Ready to Apply for Marketplace Insurance?*” in **Search** to prepare yourself for applying for Marketplace coverage.
  - b. Type “*Preventive Care Benefits*” in **Search** to get a list of medical services included in the no copay, no deductible category.

### Marketplace Application Process Steps

If you are not applying for affordability assistance you do not need to apply for coverage on the Marketplace; you can use an insurance agent. There is no added cost if you use an agent.

If you use [healthcare.gov](http://healthcare.gov), first prepare yourself by reading “*How Can I Get Ready to Apply for Marketplace Insurance?*” (See above.) To start go to [healthcare.gov](http://healthcare.gov) and click on **Apply Now**. The Marketplace will take you through these steps:

1. Create a personal account.
2. Apply
  - a. For coverage.
  - b. For affordability assistance. (optional – if no, skip to #3.)
    - i. If eligible for Iowa’s Medicaid Wellness Plan, you are enrolled by the Marketplace.
    - ii. If eligible for Iowa’s Medicaid Marketplace Choice Plan, you are enrolled by the Marketplace in a participating commercial plan and given instructions about how to switch to an alternate participating commercial plan, if you so choose. (go to #3).
    - iii. If eligible for a federal premium subsidy, you are given instructions about how to apply the subsidy to the premiums of a commercial plan of your choice (go to #3).
3. Select your health insurance plan. Your selected insurer will respond with confirmation and instructions about how to pay premiums. If you have not heard from your selected insurer, contact them.
4. Enroll. Your insurer must receive your first premium by December 31<sup>st</sup> for you to have coverage effective January 1, 2014. Later first premiums will delay your coverage effective date.