

Patient Protection and Affordable Care Act Frequently Asked Questions

Is everyone required to have health insurance starting in 2014?

Most people must have health insurance in 2014 or pay a penalty. However, there are some exceptions. (Please visit www.healthcare.gov or call 800-318-2596 (TTY: 855-889-4325) for more information.)

Do I need to do anything if I currently receive Medicaid or FAMIS (CHIP) benefits? Do I need to do anything with my annual renewal?

No. If you currently receive Medicaid or FAMIS (also known as CHIP) benefits in Virginia, you will still receive them. When your case is up for renewal, the local Department of Social Services (LDSS) will review it and let you know in writing of any changes.

Will I be affected if I receive Medicare benefits?

No. The Patient Protection and Affordable Care Act (also known as the Affordable Care Act or Obamacare) does not affect Medicare eligibility or enrollment.

There are a lot of places where I can apply for health care coverage. Should I apply for health insurance through the Federal Health Insurance Marketplace or through Virginia?

The Cover Virginia website is the best place to start. It will guide you to the quickest place to apply for health insurance (www.coverva.org).

When should I apply for health insurance? When can I apply for health insurance at the Federal Health Insurance Marketplace?

Anytime - You can apply for Medicaid and FAMIS year-round.

October 1, 2013 through March 31, 2014 - You can apply for health insurance for 2014 at the Federal Health Insurance Marketplace (www.healthcare.gov).

What do I need to have when I apply for Medicaid or FAMIS, or health insurance through the Federal Health Insurance Marketplace?

When you apply for health insurance, you need to have the following:

- Social Security Numbers (or document numbers for any legal immigrants who need insurance)
- Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements)
- Policy numbers for any current health insurance
- Information about job-related health insurance available to your family

For more information about applying for health insurance, visit www.coverva.org.

Is there someone who can help me fill out my application?

Yes. There are groups who can help you fill out your application. Navigators and Certified Application Counselors are certified by the federal government to help you understand and apply for health insurance at the Federal Health Insurance Marketplace. You can visit the Cover Virginia website (www.coverva.org) to find out more about the Navigators and Certified Application Counselors and how to reach them.

I have heard that I can get help paying for health insurance. Is that true? Do I have to pay for health insurance from the Federal Health Insurance Marketplace?

It depends. Depending on your income, you may qualify for a subsidy to help pay for health insurance from the Federal Health Insurance Marketplace. To find out if you may qualify for help, visit the Cover Virginia website (www.coverva.org).

What can I do if I miss the dates to apply for health insurance at the Federal Health Insurance Marketplace? Can I apply for coverage at the Federal Health Insurance Marketplace after the application deadline?

You can apply for health insurance through the Federal Health Insurance Marketplace after the application deadline if you have a life event. Examples of life events are losing a job, getting a new job, marriage, divorce, birth or adoption of child, or death of a spouse. Visit www.healthcare.gov for more information.

Are small businesses and their employees impacted?

Yes. If you own a small business that employs between 2 and 50 employees, please visit www.healthcare.gov/small-businesses for more information.

Is Virginia expanding Medicaid to 133% of the Federal Poverty Level for adults?

Not at this time. While Virginia has not made a decision to expand coverage to new eligibility groups through its Medicaid program at this time, the Patient Protection and Affordable Care Act (also known as the Affordable Care Act or Obamacare) brings new coverage options through the Federal Health Insurance Marketplace for those who qualify.

What important dates do I need to remember?

Anytime - You can apply for Medicaid and FAMIS year-round.

October 1, 2013 through March 31, 2014 - You can apply for health insurance for 2014 at the Federal Health Insurance Marketplace (www.healthcare.gov).

January 1, 2014 - The first day your insurance could start if you get health insurance at the Federal Health Insurance Marketplace (www.healthcare.gov).