

FREQUENTLY ASKED QUESTIONS ABOUT THE FEDERAL MARKETPLACE IN VIRGINIA

AM I ELIGIBLE FOR HEALTH INSURANCE IN THE MARKETPLACE?

To be eligible for health coverage through the marketplace as an individual, you must live in the United States, be a U.S. citizen or national (or be lawfully present), and can't be currently incarcerated. **You must sign up during the open enrollment period beginning November 1, 2017 and ending December 15, 2017.**

You may be eligible for tax credits to help pay for your premiums if your annual household income is between 100 and 400% of the federal poverty level (FPL) and you do not receive or have access to affordable employer-based coverage. 100% FPL for one person is \$12,060.

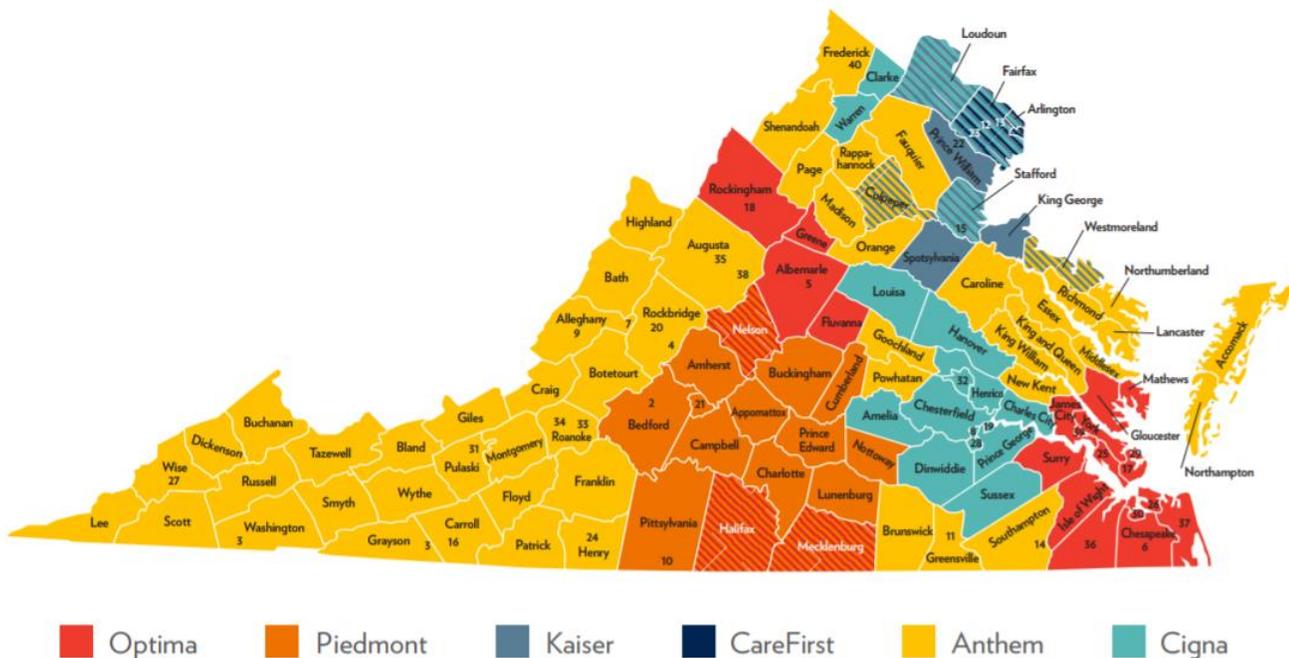
You may use this link to see if you may be eligible for tax credits and how much your premiums may cost: <http://kff.org/interactive/subsidy-calculator/>. You must purchase health insurance coverage through the marketplace at healthcare.gov in order to receive a subsidy.

You also may refer to www.enroll-virginia.com for more information.

WHAT HEALTH PLAN CHOICES DO I HAVE?

There is at least one insurer offering marketplace coverage in every sign-up area. The map below shows the health insurance carriers operating in the individual market and the corresponding localities in which they participate.

Virginia Counties by Insurance Provider(s)
as of September 20, 2017



*The data for this heat map was sourced from CMS's and the BOI's most recent data set, released on September 20th by the Medical Society of Virginia

WHAT HEALTH CARE PROVIDERS MAY I SEE?

Please use the provider search feature available on each individual health plan's website or contact the health plan directly to find out if specific providers are available to see you.

Health Plans participating in the marketplace are leveraging their existing commercial networks of providers to ensure easy access to care. They must meet prescribed standards for having Essential Community Providers (ECPs) in their networks which include Federally Qualified Health Centers, Ryan White providers, hospitals, and family planning providers, as well as other providers.

WHERE SHOULD I GO FOR HELP?

There are several websites and phone numbers you can go to for information.



www.enroll-virginia.com
888.392.5132



www.coverva.org
855.242.8282



www.healthcare.gov
800.318.2596

There are **3 options to assist you with enrolling in the marketplace**. A list of Navigators, CACs, and FQHCs is available for your area at www.enroll-virginia.com.

- 1. Agents and Brokers:** Those individuals licensed in Virginia to sell health insurance and appointed by the health plans participating in the marketplace. They must have additional training and be certified by the federal government.
- 2. Navigators:** Designated organizations received grants from CMS to establish a Navigator program. Navigators are required to have prescribed training and will be available to assist individuals in understanding how the marketplace works and what benefit plans are available in your area.
- 3. Certified Application Counselors (CACs):** Organizations that have been certified by CMS are training CACs to assist individuals with completing the application to enroll in the marketplace. CACs may be available at local hospitals, community centers, places of worship, or other convenient locations.

Remember open enrollment lasts from November 1 to December 15, 2017