

GEORGIA REFUGEE HEALTH AND MENTAL HEALTH

(Instructions for Affordable Care Application)

Affordable Care ACT (ACA) Basics:

Affordable Care gives you the same basic benefits as any private health insurance-but affordable-depending upon your individual/family income level. According to this act, no insurance company can deny a client based on their age factor and pre-existing health conditions like in the past. There is however a benchmark of annual income that individual or family has to satisfy to be eligible for AC. For example-

- a. Single applicant: min. approx. \$ 11,500 and max. approx. \$45,000
- b. Family of two: min. approx. \$15,000 and max. approx. 62,000
- c. Family of 3: approx. \$19000 – approx. \$78,000
- d. Family of 4: approx. \$ 23,000 – approx. \$94,000

Enrollment Periods:

- a. Deadline for open enrollment for 2014 is March 31st, 2014
- b. Special enrollments for life changing events such as move, birth or death in a household, new job etc.
- c. Open enrollment for 2015 starts November 15th 2013 through February 15th 2015.

Documents:

- a. Driver's license
- b. Social Security card
- c. Immigration docs:
 - i. Citizenship certificate (requires certificate number. and Alien number)
 - ii. Green card (requires card number and Alien number –located at the back of the card in the silver bar)
 - iii. Other eligible docs such as refugee status, work visa, student visa etc.
- d. Income: Tax return, W2, recent pay check (if your income is going to be different from last year),
- e. Employer's information: Phone no/address. If anybody is eligible for health insurance through their job then the health insurance marketplace will not provide you with subsidy unless your monthly premium is greater than 9.5% of your monthly income.

(Note: Docs are required for all family members whether or not you are applying for all)

Applications process:

- a. Online: Create an account by going to www.healthcare.gov and enter the information from the above documents as required (e-mail address is required). In case of any problem online you can call the marketplace no. below and continue over the phone.
 - i. In case of verification issues, send your documents to the marketplace HQs in the address specified by the system. Include your application I.D. with the docs. Record the day of mail and contact the Marketplace in a week's time to follow up on your verification. In most cases you will be verified within a