

Marketplace Enrollment Dates

Open Enrollment: November 1 to December 15

Special Enrollment: December 16 to October 31 (see reverse for details)

Who Qualifies for Marketplace Coverage?

- Must be a resident of a State that offers coverage (for example Florida)
- Have a lawfully present immigration status
- Not be incarcerated

Lawfully present immigration statuses*

- Lawful Permanent Resident (Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S.
- Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas

Accepting Marketplace financial assistance does NOT constitute public charge. *For a complete list of all eligible immigration statuses, see <https://www.healthcare.gov/immigrants/immigration-status/>

Minimum and Maximum Annual Gross Income to Qualify for Financial Assistance (2020)*

Household Size	Minimum	Maximum
1	\$12,490	\$49,960
2	\$16,910	\$67,640
3	\$21,330	\$85,320
4	\$25,750	\$103,000
5	\$30,170	\$120,680
6	\$34,590	\$138,360
7	\$39,010	\$156,040
8	\$43,430	\$173,720

For households with more than 8 persons, add \$4,420 for each additional person.

*Lawfully present immigrants who are denied Medicaid due to immigration status may qualify with lower income.

Who Generally Does Not Qualify For Marketplace Coverage/Financial Assistance?

Certain Non-Qualified Immigrants

- Individuals without a lawfully present status
- DACA recipients
- Individuals in the US only on a tourist visa

Eligible for Other Government Coverage

- Medicaid (does not include Share of Cost)
- CHIP/Kidcare
- Premium-free Medicare Part A
- VA Health Insurance or TriCare

Eligible for Employer Coverage

If employer plan covers at least 60% of costs of services required under the Affordable Care Act and the cost of the employee-only coverage is not more than 9.78% of household income, the employee DOES NOT qualify for Marketplace financial assistance. If the employer offers dependent coverage, dependents do not qualify for Marketplace financial assistance either.

What Counts As Income on the Marketplace Application?

- Wages
- Self-employment income
- Unemployment income
- Social Security or Social Security Disability Income (SSDI)-but not Supplemental Security Income (SSI)
- Rental or royalty income
- Retirement or pension income or capital gains
- Alimony (if divorced was final before Jan 1, 2019)

**Call to make an appointment with a navigator in
Central Florida
877-564-5031**

Schedule on line: www.CoveringCFL.net

Email: CFLNavigator@gmail.com



Special Enrollment Period Qualifications

All events have to have occurred within the last 60 days.

1. **Loss of employer-sponsored coverage**
 - a. Can be due to retirement, voluntary separation, being offered fewer hours, or being fired
 - b. COBRA ended* (Cannot chose a Marketplace plan once COBRA is initiated unless it is during Marketplace Open Enrollment)
 - c. Renewal of employer-provided coverage would exceed affordability standard (9.78% of income)
 - d. Employer decides to no longer offer coverage
 - e. Dependent spouse or children lose coverage due to divorce
2. **Loss of Medicaid, FL KIDCARE/CHIP or Premium-free Medicare Part A**
 - a. Example: No Children in household due to Separation or Divorce
 - b. Example: Applied for Medicaid during Open Enrollment but received denial after Open Enrollment
 - c. Example: Over assets or income that results in loss of Medicaid
 - d. Example: Children are now over age limit to qualify as children
 - e. Example: Refugees who lose Medicaid coverage 8 months after arrival
 - f. Met monthly Share of Cost for Medically Needy Medicaid program
3. **Turned 26 years of age** and has lost parental insurance coverage
4. **Loss of qualified student health plan**
5. **Previously denied Marketplace subsidies but now has a higher income**
 - a. Had income below 100% poverty guidelines during Open Enrollment, but now has income at or above 100% of the federal poverty guidelines
6. **Permanently Moved** to Florida and/or has had a recent change of residence in Florida where plan is no longer offered
 - a. Must have had coverage 1 day in the last 60 days. That coverage could be Marketplace, employment-based or other commercial insurance, Medicaid or government provided insurance (e.g. Tricare)
 - b. Those moving from a foreign country don't need proof of prior coverage
7. **Gave Birth to a Child**, adopted a child or put a child up for foster care
8. **Newly Married**
 - a. New spouse is covered on a plan and other spouse is uninsured
9. **Qualifying change in immigration status**
 - a. Non qualified immigrant to qualified immigrant
 - b. Work authorization granted for asylum applicants
10. **Released from incarceration**
11. **Domestic Violence**
 - a. Where the abuser or abandoning spouse is main contributor of coverage
12. **Marketplace Errors**
13. Gaining membership in a **federally recognized tribe** or status as an Alaska Native Claims Settlement Act (ANCSCA) Corporation shareholder
14. **Americorp VISTA** members starting or ending their service