

## 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\*

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| <ul style="list-style-type: none"> <li>• Lawful Permanent Resident (Green Card holder)</li> </ul>  |
| <ul style="list-style-type: none"> <li>• Asylum seeker</li> <li>• Refugee</li> <li>• Cuban/Haitian Entrant</li> <li>• Paroled into the U.S.</li> </ul>                                   |
| <ul style="list-style-type: none"> <li>• Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas</li> </ul> |

**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 (2021)\*

Household Size	Minimum	Maximum
1	\$12,760	\$51,040
2	\$17,240	\$68,960
3	\$21,720	\$86,880
4	\$26,200	\$104,800
5	\$30,680	\$122,720
6	\$35,160	\$140,640
7	\$39,640	\$158,560
8	\$44,120	\$176,480

For households with more than 8 persons, add \$4,480 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 9.83% 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?

- Gross wages
- Self-employment income
- Unemployment benefits
- 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](http://www.CoveringCFL.net)**

**Email: [CFLNavigator@gmail.com](mailto: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 (9.83% 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 or during the Special Enrollment Period but was denied
  - 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