

Marketplace Enrollment Dates

Open Enrollment: November 1, 2021 to January 15, 2022

Special Enrollment: January 16 to October 31, 2022

Who Qualifies for Marketplace Coverage?

- Must be a resident of Florida
- Have a lawfully present immigration status
- Not be incarcerated

Lawfully present immigration statuses*

- Lawful Permanent Resident (Green Card holder)
- Asylum seeker, refugee, TPS
- 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

*For a complete list of all eligible immigration statuses, see <https://www.healthcare.gov/immigrants/immigration-status/>

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 or Pregnancy Medicaid)
- 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 9.61% 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.

Minimum income to qualify for financial help in 2022

Household Size	Minimum
1	\$12,880
2	\$17,420
3	\$21,960
4	\$26,500
5	\$31,040
6	\$35,580
7	\$40,120
8	\$44,660

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

**There is no maximum income to qualify for subsidies per se. The maximum a family should have to pay for coverage is 8.5% of income.

What Counts as Income on the 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
- Taxable scholarships
- Retirement or pension income or capital gains
- Alimony (if divorced was final before Jan 1, 2019)

Make an appointment with a navigator

ALL SERVICES ARE FREE

Call: 877-564-5031

Text: 407-595-0477

Schedule online: <http://www.coveringcfl.net/>

Email: CFLNavigator@gmail.com

Make a HIPAA Compliant Referral through Aunt Bertha/FindHelpNow.org

<https://www.findhelp.org/covering-central-florida--orlando-fl--health-insurance-marketplace->



Special Enrollment Period Qualifications

NEW for 2022: People earning less than 150% of Federal Poverty Level qualify to enroll any time!

<u>Household Size</u>	<u>Maximum Annual Income</u>
<u>1</u>	<u>\$19,320</u>
<u>2</u>	<u>\$26,130</u>
<u>3</u>	<u>\$32,940</u>
<u>4</u>	<u>\$39,750</u>

All events below must have occurred within the last 60 days.

- 1. Loss of employer-sponsored coverage**
 - a. 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
 - d. Employer decides to no longer offer coverage
 - e. Dependent spouse or children lose coverage due to divorce or employee death
- 2. Loss of Medicaid, FL KIDCARE/CHIP or Premium-free Medicare Part A**
 - a. Example: No Children in household due to Separation or Divorce or Children are now over age limit to qualify
 - b. Example: Over assets or income that results in loss of Medicaid
 - c. Example: Refugees who lose Medicaid coverage 8 months after arrival
 - d. 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
 - 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 or TPS
- 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**