



OE11 Marketplace Enrollment Dates

Nov 1 -) , 2023 - effective date K

Dec 16 - K - effective date 7

Jan 16 - Oct 31, 2024 - Special Enrollment (see page 2)

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/>

Minimum income to qualify for financial help in 2024

Household Size	Minimum
1	\$14,580
2	\$19,720
3	\$24,860
4	\$30,000
5	\$35,140
6	\$40,280
7	\$45,420
8	\$50,560

***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.

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 8.39% of household income, the employee DOES NOT qualify for Marketplace financial assistance. **This no longer applies to other family members.**

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: info@coveringcfl.net

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

<http://coveringcfl.net/referral>



2024 Special Enrollment Period Qualifications

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

<u>Household Size</u>	<u>Maximum Annual Income</u>
1	\$21,870
2	\$29,580
3	\$37,290
4	\$45,000

1. **Loss of Medicaid, FL KIDCARE/CHIP - May enroll any time until July 31, 2024**
 - a. Example: Over assets or income that results in loss of Medicaid
 - b. Example: No Children in household due to Separation or Divorce, or Children are now over age limit to qualify
 - c. Example: Refugees who lose Medicaid coverage 12 months after arrival
 - d. Met monthly Share of Cost for Medically Needy Medicaid program

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

2. **Loss of employer-sponsored coverage or Premium-free Medicare Part A**
 - 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
 - f. Americorp VISTA members starting or ending their service
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