

# Help Paying for Health Insurance

Most people can get help with premiums or out-of-pocket costs for Health Insurance Marketplace coverage.

## Premiums

Depending on your household income, you may be able to cut the cost of your monthly payments (premiums) using a tax credit. Tax credits can be used right away to lower your monthly premium as you go. You can only get this help for plans you buy on the Health Insurance Marketplace.

### Do you qualify for help?

You may be able to get tax credits to help with the cost of Marketplace health insurance if...

- You do **NOT** have access to insurance through a workplace **AND**
- You do **NOT** have access to public insurance like Medicare or Medicaid **AND**
- Your household income is **between** the income below:

Family Size	Yearly Income
1	\$11,880-47,080
2	\$16,020-64,080
3	\$20,160-80,640
4	\$24,300-97,200

Income guidelines are slightly different if you enroll with a "Special Enrollment Period," outside of regular Open Enrollment.

If your income is near these amounts, or if you don't think that you qualify, give us a call. You may still qualify.

## Out-of-Pocket Costs

Also depending on your household income, you may be able to cut your out-of-pocket costs as well. To get this help with out-of-pocket costs you must choose a plan from the "Silver Level" options on the Health Insurance Marketplace.

## When can you enroll in Marketplace Health Insurance?

Most (but not all) people must enroll during the yearly "Open Enrollment" which will be between **November 1, 2016 through January 31, 2017**. Some people may be able to enroll in Marketplace health insurance **even if Open Enrollment is over**.

For example, if you:

- Recently married
- Had a baby or adopted a child
- Had a change in immigration status
- Moved to a new coverage area
- Were recently released from jail
- Lost health insurance recently (but not if loss is due to non-payment or voluntarily dropping COBRA)

Visit the Health Insurance Marketplace at [Healthcare.gov](http://Healthcare.gov) or call us at **1-800-965-7476** to



Consumer Assistance HelpLine:  
**1-800-965-7476**  
[www.maine cahc.org](http://www.maine cahc.org)

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