

Health Insurance Basics

What is the Affordable Care Act (ACA), also known as Obamacare?

The ACA law gives people new choices for health insurance, expands healthcare rights, and health insurance responsibilities.

Why should I have health insurance?

- Receive behavioral health treatment and counseling services.
- Receive drug, alcohol, and addiction treatments.
- Get a wellness check-up from a doctor yearly to maintain good health.
- Prevent major diseases by managing chronic conditions and treating problems while they are small.
- Protect yourself from high medical costs if you get sick or hurt.

What are my healthcare rights?

- No one can be denied health insurance coverage due to a pre-existing medical condition.
- Health insurance companies can no longer have lifetime and yearly dollar limits on essential health benefits, including mental health services.
- With health insurance, preventative care such as yearly wellness doctor visits, some shots, and medical screenings are free.

Ways to Apply

AHCCCS Health Insurance

Online:

www.healthearizonaplus.gov

In-Person Assistance:

Schedule an appointment at
1-800-377-3536

or visit

www.coveraz.org/connector

Health Insurance Marketplace

Online:

www.healthcare.gov

Phone:

1-800-318-2596

TTY: 1- 800- 889-4325

In-Person Assistance:

Schedule an appointment at
1-800-377-3536

or visit

www.coveraz.org/connector



Health Insurance Guide

How to apply for:

AHCCCS health insurance

the Health Insurance Marketplace

Understand:

Healthcare laws and rights

Your benefits and how to use them

The Tax Penalty

Know where to get help



Pima County Adult Probation

What are my healthcare responsibilities?

- Everyone legally residing in the United States must have a qualified health insurance plan, **pay a tax penalty**, or get an exemption.
- While incarcerated, you do not have to pay the tax penalty. After you are released - *even if you are on probation, parole, or home confinement* - you are required to have health coverage, pay the tax penalty, or get an exemption.

The Tax Penalty

2015	2% of yearly household income or \$325 per uninsured adult
2016	2.5% of yearly household income or \$695 per uninsured adult

Common Exemptions

You are exempt from the tax penalty if ...

- You are currently incarcerated.
- Your income is below the tax filing threshold.
- Available health insurance is unaffordable, more than 8% of your household income.
- You were uninsured for no more than 2 consecutive months.
- You are a member of a federally recognized tribe.
- ...and others.

What are my health insurance options?

- **AHCCCS**, Arizona's Medicaid Program, provides free health insurance for low income individuals.
- **The Health Insurance Marketplace** provides easy-to-compare private health insurance plans. Financial help is available based on your household income and size.
- **Employer-based health coverage** is available to individuals whose employers offer health insurance plans. Sometimes, only full time employees employed for a certain length of time are eligible.
- **Tricare, Indian Health Services, or other** types of health coverage are available to specially qualifying groups of individuals.

Where do I start?

Call **Pima Community Access Program** at (520) 694-0418. They help with health insurance enrollment.



AHCCCS or the Marketplace?

- It depends on your income. Use the yearly maximum income chart below to help decide which you qualify for. Call (520) 694-0418 for help.

AHCCCS Income Limits

Number in Household	Income (133% of Federal Poverty Level)
1	\$15,660
2	\$21,192
3	\$26,724
4	\$32,256
5	\$37,788
Each additional person	+ \$5,532

Marketplace Income Limits for Financial Assistance

Number in Household	Income (250% of Federal Poverty Level)
1	\$29,436
2	\$39,835
3	\$50,233
4	\$60,632
5	\$71,030
Each additional person	+ \$10,398

When do I need to sign up by?

- **Marketplace**
When you are released you have a 60 day **Special Enrollment Period** to enroll in health insurance through the Marketplace.
- **AHCCCS**
You can enroll in AHCCCS any time, but you need to sign up within 2 months of your release to avoid the tax penalty.