

## 1

### DO YOU QUALIFY

- Must live in the U.S.
- Must be a U.S. citizen, national, or non-citizen lawfully present in the U.S. for entire period of projected health coverage (see reverse side for immigration status requirements)
- Cannot be currently incarcerated

## 2

### WHO CAN HELP YOU

#### Navigators

Health Council of Southeast	Palm Beach, St. Lucie, Okeechobee, Martin, Indian River	561-844-4220 x 1800
Florida Epilepsy Foundation	Palm Beach, St. Lucie, Okeechobee, Martin, Indian River	561-478-6515

#### Federally Qualified Health Center Certified Application Counselors (CAC)

Florida Community Health Centers	170 S. Barfield Highway, Suite 101, Pahokee, FL 33476	(561) 924-6100
Foundcare Community Center	2330 South Congress Ave, Palm Springs, FL 33406	(561) 472-3022
Genesis Community Health Center	2815 S. Seacrest Blvd., Boynton Beach, FL 33435 (Main Location)	(561) 735-6553
Health Care District of PBC	C.L. Brumback Primary Care Clinics	(561) 642-1021
Belle Glade	38754 State Rd 80, Belle Glade, FL 33430	(561) 996-6156
Delray Beach	225 South Congress Ave, Delray Beach, L 33445	(561) 279-2665
Lantana	1250 Southwinds Dr, Lantana, FL 33444	(561) 582-5559
West Palm Beach	1150 45th Street, West Palm Beach, FL 33407	(561) 842-7383
Lake Worth	7408 Lake Worth Rd, Suite 700, Lake Worth, FL 33467	(561) 370-1320

## 3

### WHAT INFO YOU NEED TO PROVIDE

- Personal identification (residence and contact information)
- Household structure
- Social security number
- Alien registration number
- Citizenship and immigration status\*
- Employer and income information for every member of the household who needs coverage (pay stubs, W-2)
- Current health coverage status
- American Indian/Alaskan Native status

## 4

### SELECT A FLORIDA QUALIFIED HEALTH PLAN

- CoventryOne
- Florida Blue
- Humana
- Molina
- Sunshine Health
- United Healthcare

## 5

### SELECT A LEVEL OF HEALTH CARE

- Platinum      Pays for about 90% of medical costs
- Gold            Pays for about 80% of medical costs
- Silver          Pays for about 70% of medical costs
- Bronze         Pays for about 60% of medical costs
- Catastrophic\*\*      Covers only 3 primary care visits a year

### IMPORTANT INFORMATION

[www.enrollpbandtc.org](http://www.enrollpbandtc.org) or call (888) 880-8242

Please visit for up to date information on site locations, languages spoken, whether site accepts walk-ins or appointments, hours of operation and more.

#### Call Center

1-800-318-2596  
TTY: 1-855-889-4325

#### Where to Mail Paper Applications and Verification Materials

Health Insurance Marketplace  
Dept. of Health and Human Services  
465 Industrial Blvd., London, KY 40750-0001  
*Write the application ID# on all documents*

#### Federal Website

[www.healthcare.gov](http://www.healthcare.gov)

\*NOTE: Immigrants may need to provide other documents: Naturalized or Derived Citizens – Naturalization Certificate Number / Alien Registration Number Certificate of Citizenship – Alien Registration Number / Certificate of Citizenship Number

\*\*Must be under age 30 to receive hardship exemption to qualify.

## IMMIGRATION STATUSES THAT QUALIFY

- Lawful Permanent Resident (LPR/Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S.
- Conditional Entrant Granted before 1980
- Battered Spouse, Child and Parent
- Victim of Trafficking and his/her Spouse, Child, Sibling or Parent
- Granted Withholding of Deportation or Withholding of Removal, under the immigration laws or under the Convention against Torture (CAT)
- Individual with Non-immigrant Status (includes worker visas, student visas, and citizens of Micronesia, the Marshall Islands, and Palau)
- Temporary Protected Status (TPS)
- Deferred Enforced Departure (DED)
- Deferred Action Status (Deferred Action for Childhood Arrivals (DACA) is not an eligible immigration status for applying for health insurance)
- Lawful Temporary Resident
- Administrative order staying removal issued by the Department of Homeland Security
- Member of a federally-recognized Indian tribe or American Indian Born in Canada
- Resident of American Samoa

## ESSENTIAL HEALTH BENEFITS

- Ambulatory patient services
- Emergency services
- Maternity and newborn care
- Mental health and substance abuse disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory service
- Preventative and wellness services and chronic disease management
- Pediatric services, including oral care and vision
- Inpatient/Hospitalization

## Income Guidelines

### Marketplace

You may qualify for lower premiums on a Marketplace insurance plan if your yearly income is between...

You may qualify for lower premiums AND lower out-of-pocket costs for Marketplace Insurance if your yearly income is between...

### KidCare

Florida KidCare is for children, not adults. To qualify for low-cost coverage, a child must, be under age 19, meet income eligibility requirements, be a U.S. citizen or qualified non-citizen, and Not be in a public institution. To find out if your child is eligible visit: <https://www.healthykids.org/apply>

### Medicaid

You or your family members may be eligible for Medicaid by meeting existing state Medicaid eligibility requirements. To find out if you or your family members may be eligible visit: <http://www.myflorida.com/accessflorida>

## IMPORTANT TERMS AND DEFINITIONS

### Minimum Essential Coverage:

Starting in 2014, everyone must have health insurance that covers their basic health needs. There are some exemptions:

- Uninsured for less than 3 months
- Member of a Health Care Sharing Ministry
- Incarceration status
- Member of American Indian tribe
- Able to claim religious conscience
- Those who qualify for a hardship
- Lack of affordable coverage—more than 8% of household income
- Not required to file a tax return
- Not lawfully present in the U.S.
- Homeless

### Out-of-pocket costs

Before a plan begins paying health care costs, the individual is required to pay a certain amount – a “deductible.” Once that threshold is met, the plan begins to pay for covered health care costs. A deductible may not apply to all services.

### Co-Payments/Co-Insurance

In addition to the deductible, there are other fees usually paid to receive services. These payments are called co-payments or co-insurance.

- Co-payments are a fixed dollar amount paid for each service received, for example, a \$20 fee for each doctor’s visit. This can vary by the type of covered healthcare service.
- Co-insurance is a shared cost of the health coverage for service, expressed as a percentage. For example, a 20% co-insurance for a hospital visit means that a fee equal to 20% of the total cost of the hospital visit applies.

### Out-of-pocket limit

This is the most one could pay for care in a year, adding up the deductible, co-payments, and co-insurance.

	Number of People in Household					
	1	2	3	4	5	6
Min	\$11,880	16,020	20,160	24,300	28,440	32,580
Max	\$47,520	64,080	80,640	97,200	113,760	130,320
Min	\$11,880	16,020	20,160	24,300	28,440	32,580
Max	\$29,700	40,050	50,400	60,750	71,100	81,425

Provided Courtesy of...



and the Health Council of Southeast Florida