

# Health Insurance for You, for Your Family



*No one plans on getting sick or hurt, but it happens, and it costs ...*

A broken leg can cost  
**\$20,000 or more**

The wonderful new baby might  
come with a bill for  
**\$30,000 or more**

Breast cancer could leave you  
facing medical expenses of  
**\$100,000 or more**

*Health insurance can help protect  
your family from potentially large  
expenses.*

The new health insurance law,  
known as the *Affordable Care Act*  
(or *Obamacare*), might offer new  
possibilities for you and your  
family.

## *What do I need to know?*

- A Marketplace for purchasing insurance has been established.
- The Marketplace may be able to reduce the cost of insurance for you and your family.
- If you are not insured, you might have to pay a penalty if you do not get insurance.

## *Who is eligible?*

- U.S. citizens or legal immigrants
  - Currently uninsured people
- or*
- People who have unaffordable or inadequate employer-provided insurance

## *What's included?*

- Doctor visits, outpatient care, and hospitalizations
- Emergency services
- Maternity, newborn, and pediatric care
- Mental health and substance abuse treatment
- Preventive and wellness care
- Chronic disease management
- Laboratory services
- Prescription drugs
- Vision and dental care for children
- Rehabilitative services

## *Do I qualify for help paying for the monthly insurance premiums?*

Financial assistance is based on the amount of your family income. You might be eligible for help paying part of the premium if your income is in the following range:

**Individual:** 2016 income between \$11,770 and \$47,080

**Family of 4:** 2016 income between \$24,250 and \$97,000

**Family of 6:** 2016 income between \$32,570 and \$130,280  
(*income ranges change annually*)

## *What about penalties for not having insurance?*

Under the new law, if you are without health insurance for 3 or more months, you might have to pay a fine based upon your family size and income.

**For the 2015 tax year,** the fine can be a maximum of \$975.

**For the 2016 tax year,** the fine can be a maximum of \$2,085.



**To enroll or get additional information, you may**

call 1-800-318-2596

(TTY 1-855-889-4325)

or

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

**If you prefer one-on-one, local assistance**

**from someone who is specially trained**

**to help you understand your choices,**

determine available financial support,

and enroll,

**you may call one of the following:**

- Your local **Community Health Center**
- **Get Covered Mississippi**  
1-662-298-3585  
<http://getcoveredms.org>
- **Mississippi Health Access Collaborative**  
(serving our 24 southernmost counties)
- **Health Help Mississippi**  
1-877-314-3843  
<https://www.healthhelpms.org>



*For a more complete list of locally available help, please visit*

**<https://www.healthcare.gov/glossary/navigator/>**

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