

New Health Coverage for Missourians



Starting on **October 1**, Missourians will be able to enroll in affordable, comprehensive health plans through Missouri's health insurance marketplace. Coverage begins on January 1, 2014.

THE FACTS



525,000

Missourians will be able to receive financial help for health insurance.

PRE-EXISTING CONDITIONS WILL BE COVERED

2,602,000



Missourians with pre-existing conditions can no longer be turned down or charged more for coverage.

YOUNG ADULTS BENEFIT THE MOST

38%

38 percent of uninsured Missourians are ages 18-34. Young adults are the age group most likely to be uninsured, because they are more likely to be unemployed or to earn low wages that make health coverage unaffordable. Therefore, they stand to gain the most.

For example, **more than one-third of individuals in Missouri who will be eligible for premium tax credits will be ages 18-34** (approximately 188,000 young adults). Furthermore, since young adults earn disproportionately lower wages, they will receive larger premium tax credits than their older counterparts, who generally earn higher wages.



THOSE WITH THE GREATEST NEED WILL GET THE MOST HELP

2 CASE STUDIES

Premium tax credits will make coverage affordable for those with incomes up to 400 percent of poverty—\$45,960 for an individual or \$78,120 for a family of three.



The Johnsons:
family of three

Annual income:
\$29,000 (about 150% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Johnsons:

An income-based tax credit will ensure that the Johnsons pay only 4 percent of their income, approximately **\$1,172 (\$98 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$7,078**.

The Robinsons:
family of three

Annual income:
\$39,000 (about 200% of poverty)

Estimated marketplace premium:
\$8,250*

Price for the Robinsons:

An income-based tax credit will ensure that the Robinsons pay only 6.3 percent of their income, approximately **\$2,461 (\$205 a month)**, for coverage.

Size of tax credit:

The remainder of the premium will be covered by a tax credit of **\$5,789**.

*Estimated premium for the marketplace's silver level reference plan, the premium on which tax credit amounts are based. Source: Kaiser Family Foundation, *Quantifying Tax Credits for People Now Buying Insurance on Their Own*, August 2013.

New Health Coverage for Missourians (continued)

ENROLLMENT INFORMATION



▶ Starting on October 1, Missourians can:

Apply for financial help, **compare** health plan options, and **enroll** in the plan of their choice through Missouri's health insurance marketplace. Coverage begins on January 1.

Visit healthcare.gov or call 800-318-2596.

▶ Today, Missourians can:

**Get questions answered
24 hours a day, 7 days a week.**

Call **800-318-2596** or live chat at **healthcare.gov** (**CuidadoDeSalud.gov** for Spanish speakers).

Translators for more than 150 other languages are available at **800-318-2596**.

**Learn about the marketplace and
create a marketplace account.**

Learn more about how to get health coverage through the marketplace and set up an account to prepare for enrollment at **healthcare.gov**.

IN-PERSON HELP

Throughout Missouri, **in-person assistance will be available** to help people enroll in coverage. Organizations that have received grants to operate in-person assistance programs include, but are not limited to:



**Missouri Association of
Area Agencies on Aging**
www.moaging.com

Missouri's Community Health Centers
www.bphc.hrsa.gov/outreachandenrollment

Primaris Healthcare Business Solutions
www.primaris.org

New Health Coverage for Missourians (continued)

AFFORDABLE CARE ACT PROGRESS

Since the Affordable Care Act passed, Missourians have already experienced many gains that have made health coverage and care more accessible and affordable.

55,000

Approximate number of young adults in Missouri who have **gained insurance by staying on their parents' health plans** until they turn 26.

457,019

Missourians who **received rebates totaling \$19,186,415** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

584,857

Medicare beneficiaries in Missouri who **received at least one cost-free preventive service**—such as an annual check-up, mammogram, or bone mass measurement—in 2012.

75,201

Medicare Part D beneficiaries in Missouri who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with an **average \$650 in savings** per beneficiary.

www.FamiliesUSA.org

202-628-3030

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