

New Health Coverage for Michiganders



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

THE FACTS

1,476,000 Michiganders will be able to receive financial help for health insurance.

This includes:



730,000

estimated to be eligible for coverage through the expanded **Medicaid** program

746,000

estimated to be eligible for **premium tax credits** through the marketplace

PRE-EXISTING CONDITIONS WILL BE COVERED

4,394,000



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

YOUNG ADULTS BENEFIT THE MOST

41%

41 percent of uninsured Michiganders 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, looking only at the financial help provided by the new premium tax credits, **more than one-third of eligible individuals in Michigan will be ages 18-34** (more than 265,000 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.



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THOSE WITH THE GREATEST NEED WILL GET THE MOST HELP

3 CASE STUDIES

Medicaid will provide comprehensive coverage to the lowest-income residents (those with incomes up to 138 percent of poverty)—\$15,856 for an individual or \$26,951 for a family of three).

The Andersons:
family of three

Annual income:
\$23,000 (about 120% of poverty)

The Andersons apply for coverage through the marketplace. Based on their income, they are enrolled in Medicaid.

Starting on January 1, they will **receive comprehensive health coverage** at little or no cost.

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.

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ENROLLMENT INFORMATION



▶ Starting on October 1, Michiganders can:

Apply for financial help, **compare** health plan options, and **enroll** in the plan of their choice through Michigan's health insurance marketplace. Coverage begins on January 1. **Visit healthcare.gov or call 800-318-2596.**

▶ Today, Michiganders 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 Michigan, **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:



American Indian Health and Family Services of Southeastern Michigan, Inc.
www.aihfs.org

Arab Community Center for Economic and Social Services
www.accesscommunity.org

Community Bridges Management, Inc.
www.communitybridgesihc.com

Michigan Consumers for Healthcare
www.consumersforhealthcare.org

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

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AFFORDABLE CARE ACT PROGRESS

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

94,000

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

222,051

Michiganders who **received rebates totaling \$18,609,808** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

989,673

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

106,707

Medicare Part D beneficiaries in Michigan who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$744 in savings** per beneficiary.

www.FamiliesUSA.org

202-628-3030

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