

# New Health Coverage for Montanans



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

## THE FACTS



# 123,000

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

## PRE-EXISTING CONDITIONS WILL BE COVERED

# 426,000



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

## YOUNG ADULTS BENEFIT THE MOST

# 40%

**40 percent of uninsured Montanans 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, **approximately one-third of individuals in Montana who will be eligible for premium tax credits will be ages 18-34** (approximately 41,000 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 Montanans (continued)

## ENROLLMENT INFORMATION



### ▶ Starting on October 1, Montanans can:

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

**Visit [healthcare.gov](http://healthcare.gov) or call 800-318-2596.**

### ▶ Today, Montanans can:

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

Call **800-318-2596** or live chat at [healthcare.gov](http://healthcare.gov) ([CuidadoDeSalud.gov](http://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](http://healthcare.gov).

## IN-PERSON HELP

Throughout Montana, **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:



**Intermountain Planned Parenthood, Inc.**  
[www.plannedparenthood.org](http://www.plannedparenthood.org)

**Montana Health Network**  
[www.montanahealthnetwork.com](http://www.montanahealthnetwork.com)

**Montana Primary Care Association, Inc.**  
[www.mtpca.org](http://www.mtpca.org)

**Montana's Community Health Centers**  
[www.bphc.hrsa.gov/outreachandenrollment](http://www.bphc.hrsa.gov/outreachandenrollment)

## New Health Coverage for Montanans (continued)

### AFFORDABLE CARE ACT PROGRESS

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

**12,000**

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

**13,274**

Montanans who **received rebates totaling \$1,537,571** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

**100,435**

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

**9,992**

Medicare Part D beneficiaries in Montana who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$656 in savings** per beneficiary.

[www.FamiliesUSA.org](http://www.FamiliesUSA.org)

202-628-3030

Families USA, September 2013