

New Health Coverage for North Carolinians



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

THE FACTS



869,000

North Carolinians will be able to receive financial help for health insurance.

PRE-EXISTING CONDITIONS WILL BE COVERED

4,100,000



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

YOUNG ADULTS BENEFIT THE MOST

39%

39 percent of uninsured North Carolinians 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 North Carolina who will be eligible for premium tax credits will be ages 18-34** (approximately 309,000 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 North Carolinians (continued)

ENROLLMENT INFORMATION



▶ Starting on October 1, North Carolinians can:

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

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

▶ Today, North Carolinians 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 North Carolina, **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:



Alcohol/Drug Council of North Carolina
www.alcoholdrughelp.org

Mountain Project, Inc.
www.mountainprojects.org

North Carolina Community Care Networks
www.communitycarenc.org

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

Randolph Hospital, Inc.
www.randolphhospital.org

New Health Coverage for North Carolinians (continued)

AFFORDABLE CARE ACT PROGRESS

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

95,000

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

192,757

North Carolinians who **received rebates totaling \$9,847,666** from their insurance companies in 2012 because those companies failed to spend at least 80-85 percent of their premium dollars on health care.

1,003,923

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

106,207

Medicare Part D beneficiaries in North Carolina who **received discounts on brand-name drugs** in 2012 while in the coverage gap known as the “doughnut hole,” with **an average \$661 in savings** per beneficiary.

www.FamiliesUSA.org

202-628-3030

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