

## Are you currently insured through your job or through a private health insurance policy?

If you are currently insured, there is no need to do anything. Health plans in effect as of 3/23/10 will be “grandmothered” under the law and considered “qualified coverage” that meets the individual mandate to have insurance coverage as of 1/1/14. There will be an open enrollment period during which time you can either choose a new plan, or your employer will notify you of a change of plans.

## Were you dropped from the Arizona AHCCCS Program (Medicaid) or are you still insured through AHCCCS?

### Contact the new navigator programs listed inside this brochure...

...if you were dropped from the Arizona AHCCCS roles due to being a single adult. (You may now be eligible to re-enroll in the AHCCCS program under this new Federal mandate.) OR,

...if you are currently receiving your health care through AHCCCS, and need further information on your health care rights and new services available.

Members of Federally recognized American Indian tribes have protections under the AHA. Details are available at [healthcare.gov](http://healthcare.gov) (Once in this Website, type American Indian in the search engine for more details).

Special Thanks to Kaimas Foundation for your ongoing support of the Pima County/Tucson Women’s Commission

## Coverage includes free preventive services with no co-pay or no co-insurance.

Well-woman visits, screening for gestational diabetes, domestic violence screening, breastfeeding supplies and contraceptive services.

Alcohol misuse screening and counseling.

Aspirin use to prevent cardiovascular disease for women and men of certain ages.

Blood pressure screening for all adults.

Cholesterol screening for adults of certain ages.

Colorectal cancer screening for adults over 50.

Depression screening for adults.

Diabetes (type 2) screening for adults with high blood pressure.

Diet counseling for adults at higher risk for chronic disease.

HIV screening for everyone ages 15-65.

Immunization vaccines for adults.

Obesity screening and counseling for all adults.

Sexually transmitted (STI) prevention counseling for adults at higher risk.

Syphilis screening for all adults at higher risk.

Tobacco use screening for all adults and cessation interventions for tobacco users.

*Computers are available to use at no cost at your local library branch.*

Young adults can stay on their parents’ health care plan until age 26!



## Shopping the Health Insurance Marketplace Under the Affordable Care Act

Enrollment begins  
**October 1, 2013.**  
Coverage starts **January 1, 2014**

This publication is targeted to residents of the City of Tucson and Pima County

**18.6 million uninsured women in the U.S. will have new opportunities for coverage through the Health Insurance Marketplace.**



This publication is the result of a strong partnership  
[Pimaticucsonwomen.org](http://Pimaticucsonwomen.org)  
[Blackwomenstaskforce.org](http://Blackwomenstaskforce.org)



# Shopping the Health Insurance Marketplace



**Tip: Delay applying until after October 15. The rollout may not be quite ready at the local level by October 1 .**

The Affordable Care Act (ACA) was signed into law by President Obama on March 23, 2010. Together with the Health Care and Education Reconciliation Act, it represents

the most significant regulatory overhaul of the country's health care system since the passage of Medicare and Medicaid in 1965.

The ACA provides every American with access to affordable health care through a brand new health insurance marketplace. It provides mandates, subsidies and health insurance exchanges to increase coverage and affordability. Importantly, it requires insurance companies to cover all applicants within new minimum standards and offer the same rates regardless of pre-existing conditions or sex.

About half of the people now buying their health insurance will be eligible for a tax credit (subsidy) that will offset their insurance premium. (This excludes Medicaid recipients.)

Access to health care insurance can no longer be denied due to a pre-existing condition.

## Useful links & Phone Numbers

www.healthcare.gov  
coveraz.org  
www.nihb.org (tribal)  
1-800-318-2596 (consumers)  
1-800-706-7893 (small business)

## If you have no health insurance here's how to apply

There are two ways to apply for a health insurance policy. If you live in Arizona, you can apply online for health insurance using the following Website:

<https://www.healthcare.gov/marketplace/individual/#state=arizona>

If you live in Pima County you can visit with a *Navigator* who will help you to navigate your way through the different options and costs.

## Navigator Programs in Pima County

The following Pima County organizations have received federal funding to hire counselors and/or navigators to assist in the insurance marketplace enrollment process. Ask to speak to a health insurance counselor or navigator when you make contact.

**El Rio Community Health Center** . Services are available in English and Spanish to all uninsured individuals and families living in Pima County. Ph 670-3909

**Pima Community Access Program (PCAP)** PCAP Services are available to all uninsured individuals and families living in Pima County. By appointment. Telephone 694-0418 or at [www.mypcap.org](http://www.mypcap.org)

**Pima Council on Aging** Transitional Care Navigator Program with Carondelet Health Network. Referrals must be made by Carondelet staff. 349-0071.

**The University of Arizona Center for Rural Health.** Services will focus on enrollment of uninsured Asian Americans and Pacific Islanders living in Pima County *and will not roll out until November 1.* Contact information Website: [apigoodhealth.org](http://apigoodhealth.org)

**Tucson Urban League** Services are available to all uninsured individuals and families. Contact : David Hinton 791-9522 ext. 2225

## Calculating your subsidy eligibility

<http://kff.org/interactive/subsidy-calculator/>

The link above leads to a neat subsidy calculator at the Kaiser Family Foundation Website.

With this calculator, you can enter different income levels, ages, and family sizes to get an estimate of your eligibility for subsidies and how much you could spend on health insurance.

## Small business owner eligibility—insurance through small employers with under 25 employees being paid under \$50,000 per year.

While employers are not required to offer health insurance coverage to employees, they may qualify for a small business tax credit worth up to 50% of premium costs if they offer coverage through the Small Business Health Options Program (SHOP). Licensed brokers can be used without paying a fee.

**Small business information number 800-706-7893.**

## Income Tax Reporting

Your 2014 income tax form will contain a check box related to your health insurance coverage. This is due in April 2015. If you do not report coverage you may be faced with a penalty. If you are eligible for a health insurance subsidy, this too will be reported on the tax form and you will be reimbursed appropriately.