

Marketplace Enrollment Dates

Open Enrollment: November 1 to December 15

Special Enrollment: December 16 to October 31 (see reverse for details)

Who Qualifies for Marketplace Coverage?

- Must be a resident of a State that offers coverage (for example Florida)
- Have a lawfully present immigration status
- Not be incarcerated

Lawfully present immigration statuses*

- Lawful Permanent Resident (Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Paroled into the U.S.
- Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas

Accepting Marketplace financial assistance does NOT constitute public charge. *For a complete list of all eligible immigration statuses, see <https://www.healthcare.gov/immigrants/immigration-status/>

Minimum and Maximum Annual Gross Income to Qualify for Financial Assistance (2020)*

	Minimum	Maximum
1	\$12,490	\$49,960
2	\$16,910	\$67,640
3	\$21,330	\$85,320
4	\$25,750	\$103,000
5	\$30,170	\$120,680
6	\$34,590	\$138,360
7	\$39,010	\$156,040
8	\$43,430	\$173,720

For households with more than 8 persons, add \$4,420 for each additional person.

*Lawfully present immigrants who are denied Medicaid due to immigration status may qualify with lower income.

Who Generally Does Not Qualify For Marketplace Coverage/Financial Assistance?

Certain Non-Qualified Immigrants

- Individuals without a lawfully present status
- DACA recipients
- Individuals in the US only on a tourist visa

Eligible for Other Government Coverage

- Medicaid (does not include Share of Cost)
- CHIP/Kidcare
- Premium-free Medicare Part A
- VA Health Insurance or TriCare

Eligible for Employer Coverage

If employer coverage meets minimum value standards (covers at least 60% of costs of services required under the Affordable Care Act) and the cost of the employee-only coverage is affordable (not more than 9.78% of household income), the employee and families members DO NOT qualify for Marketplace financial assistance.

What Counts As Income on the Marketplace Application?

- Wages
- Self-employment income
- Unemployment income
- Social Security or Social Security Disability Income (SSDI)-but not Supplemental Security Income (SSI)
- Rental or royalty income
- Retirement or pension income or capital gains
- Alimony (if divorced was final before 1 Jan 2019)

**Call to make an appointment with a navigator in
Central Florida
877-564-5031**

Schedule on line: www.CoveringCFL.net

Email: CFLNavigator@gmail.com



Special Enrollment Period Qualifications

All events have to have occurred within the last 60 days.

1. **Loss of employer-sponsored coverage**
 - a. Can be due to retirement, voluntary separation, being offered fewer hours, or being fired
 - b. COBRA ended* (Cannot chose a Marketplace plan once COBRA is initiated unless it is during Marketplace Open Enrollment)
 - c. Renewal of employer-provided coverage would exceed affordability standard (9.78% of income)
 - d. Employer decides to no longer offer coverage
 - e. Dependent spouse or children lose coverage due to divorce
2. **Loss of Medicaid, FL KIDCARE/CHIP or Premium-free Medicare Part A**
 - a. Example: No Children in household due to Separation or Divorce
 - b. Example: Applied for Medicaid during Open Enrollment but received denial after Open Enrollment
 - c. Example: Over assets or income that results in loss of Medicaid
 - d. Example: Children are now over age limit to qualify as children
 - e. Example: Refugees who lose Medicaid coverage 8 months after arrival
 - f. Met monthly Share of Cost for Medically Needy Medicaid program
3. **Turned 26 years of age** and has lost parental insurance coverage
4. **Loss of qualified student health plan**
5. **Previously denied Marketplace subsidies but now has a higher income**
 - a. Had income below 100% poverty guidelines during Open Enrollment, now between 100% and 400% of poverty guidelines
6. **Permanently Moved** to Florida and/or has had a recent change of residence in Florida where plan is no longer offered
 - a. Must have had coverage 1 day in the last 60 days. That coverage could be Marketplace, employment-based or other commercial insurance, Medicaid or government provided insurance (e.g. Tricare)
 - b. Those moving from a foreign country don't need proof of prior coverage
7. **Gave Birth to a Child**, adopted a child or put a child up for foster care
8. **Newly Married**
 - a. New spouse is covered on a plan and other spouse is uninsured
9. **Qualifying change in immigration status**
 - a. Non qualified immigrant to qualified immigrant
 - b. Work authorization granted for asylum applicants
10. **Released from incarceration**
11. **Domestic Violence**
 - a. Where the abuser or abandoning spouse is main contributor of coverage
12. **Marketplace Errors**
13. Gaining membership in a **federally recognized tribe** or status as an Alaska Native Claims Settlement Act (ANCSCA) Corporation shareholder
14. **Americorp VISTA** members starting or ending their service