

How much is the fee for not having health insurance going to cost?

The fee will be whichever amount is **higher** for each year.

If you have no health insurance for just part of the year, then the fee will depend on how many months you did not have health insurance. If it is **less than 3 months**, you will not have to pay the fee.

2014

- 1% of yearly household income or
- \$95 per person in the household

2015

- 2% of the yearly household income or
- \$325 per person in the household

2016

- 2.5% of the yearly household income or
- \$695 per person in the household.

You may qualify for Medicaid or the Health Insurance Marketplace!

Medicaid: Free, government-provided health insurance

Marketplace: Discounted, private health insurance

Enroll in the Health Insurance Marketplace during a Special Enrollment Period!

You may qualify for a special enrollment period if you:

- Got Married
- Had a Baby
- Lost Health Coverage
- Gained US Citizenship or Lawful Presence
- Had a Change in Income
- Adopted a Child
- Left Incarceration
- Moved outside of your Health Insurance Plan's Coverage Area

[Visit www.healthcare.gov/get-coverage](http://www.healthcare.gov/get-coverage)

**Next Marketplace Open Enrollment Period
Nov 1, 2015 – Jan 31, 2016**



Asian Services In Action, Inc.

Akron: 730 Carroll St. Akron, OH 44304

Cleveland: 3631 Perkins Ave Ste 2A-W Cleveland, OH 44114

Obamacare = The Affordable Care Act (ACA)

*Under the Affordable Care Act, you and your family **must** have health insurance or you will be **charged a fee** on your taxes*



How to get Health Insurance:

- Your Job
- Your Husband/Wife/Parent's Job
- Medicaid (Free)
- Health Insurance Marketplace (Discount)
- Private Insurance (Full Price)



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2015 Affordable Care Act Eligibility Income Chart

Family Size	ACA Tax Credit (FPL: 139% → 400%) The tax credit can be used to help you pay for your monthly health insurance bill (premium)	
	Medicaid Your yearly income is less than this amount:	Marketplace & Tax Credit Your yearly income is between the following amounts:
1	\$16,243	\$16,243 - \$46,680
2	\$21,983	\$21,983 - \$62,920
3	\$27,724	\$27,724 - \$79,160
4	\$33,465	\$33,465 - \$95,400
5	\$39,206	\$39,206 - \$111,640
6	\$44,497	\$44,497 - \$127,880
7	\$49,721	\$49,721 - \$144,120
8	\$55,324	\$55,324 - \$160,360

If you qualify for Medicaid: *You can apply anytime*, but you must be a U.S. citizen, refugee, or legal permanent resident for 5 or more years.

If you qualify for the Health Insurance Marketplace: You can only apply during the next Open Enrollment Period (Nov 1, 2015 – Jan 31, 2016) or during a Special Enrollment Period if you qualify (see back of brochure for more details on Special Enrollment Periods)

How to sign up for Medicaid:

You can sign up 2 ways:

1. Go to ASIA, Inc.
2. Internet

Go to ASIA, Inc.

Make an appointment with ASIA, Inc. We can help you sign up for **FREE** & we have interpreters available!

What do you need to sign up? Please bring these documents for everyone applying:

- ❖ Photo ID
- ❖ Social Security Card
- ❖ Immigration documents (Green Card, I-94 or Citizenship Certificate)
- ❖ Most recent paystubs or W-2

Call us to make an appointment:

Akron Office: (330) 535-3263

Cleveland Office: (216) 881-0330

Internet

Go to: <https://benefits.ohio.gov>

ASIA, Inc. Office Locations:

Akron: 730 Carroll St. Akron, OH 44304

**Cleveland: 3631 Perkins Ave. Suite 2A-W
Cleveland, OH 44114**

How to sign up for the Health Insurance Marketplace:

You can sign up 3 ways:

1. Go to ASIA, Inc.
2. Internet
3. Phone

Go to ASIA, Inc.

Make an appointment with ASIA, Inc. We can help you sign up for **FREE** & we have interpreters available!

What do you need to sign up? Please bring these documents for everyone applying:

- ❖ Photo ID
- ❖ Social Security Card
- ❖ Immigration documents (Green Card, W-94 or Citizenship Certificate)
- ❖ Most recent paystubs or W-2

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Internet

Go to: www.healthcare.gov/get-coverage

Phone

Call the Marketplace at 1-800-318-2596 to apply. Interpreters are available.