

YOU CAN FIND COVERAGE Thanks to the Affordable Care Act

New options will help Michigan's uninsured direct-care workers get the care they need to stay healthy and working.

➔ Explore Michigan's Health Insurance Marketplace

On the Marketplace, you can compare plans online before you enroll, find out about tax credits that lower costs, and estimate your monthly premium.

You cannot be denied coverage because of pre-existing or chronic conditions like cancer or diabetes.

➔ Check your eligibility under Healthy Michigan, Michigan's Medicaid Expansion program.

You may qualify for **Healthy Michigan**, the state's new program for families and individuals with income less than 138% of the Federal Poverty Level.

➔ Find enrollment assistance

Enroll Michigan is a network of "Navigators" available throughout the state that can help you understand your choices, and find a plan that is right for you.

Find a local Navigator at www.enrollmichigan.com or by calling 517-512-3141.



Learn about your options at www.healthcare.gov



This information is provided by **PHI Michigan**, a regional program of PHI (www.PHInational.org). PHI works to improve the lives of people who need home and residential care—and the lives of the workers who provide that care.

For direct-care workers...

Everyone has questions about the new health care options available to them—starting January 1, 2014. The enrollment period lasts until March 31, 2014, so there's time to figure it all out. Here are a few of the frequent questions we've been asked by direct-care workers.

I don't think I'll ever be able to afford decent health insurance. Why is this different?

The Affordable Care Act was designed with you in mind. There is real help available to meet your health care needs and fit in your budget.

Through the Marketplace, you can find the plan that works best for you and your family, and get help to lower the monthly premium cost. All of the plans have to cover things like, hospitalization, preventive and wellness, maternity and newborn care, and prescription drugs.

I heard there is a new Medicaid plan in Michigan. What is that?

Yes, **Healthy Michigan** is a new Medicaid plan available to individuals and families with income less than 138% of the Federal Poverty Level. Check the chart (at right) to see if you are eligible.

Family Size	Annual Income 138% FPL
1	\$15,856
2	\$21,404
3	\$26,952
4	\$26,952

Each additional person add: \$5,548

Who are these "Navigators" that I keep hearing about?

Navigators are people who are trained and certified by the federal government to help you understand what coverage options are available under the Affordable Care Act. These people are employed by community organizations across the state, and are there to answer your questions, *not* sell you insurance.

What if my employer offers health insurance coverage?

If the premium is higher than 9.5% of your income for individual insurance, you can go to the Marketplace to find an alternative plan. A Navigator or your employer's human resources department can help you better understand your options.

So where can I find help so I can understand what I need to do?

Ready to get started? Go online and visit www.healthcare.gov. Here you'll find a lot of information. Click on [Michigan] and you'll be on your way.

Need to talk to a Navigator? Visit www.enrollmichigan.com to find a local Navigator who can answer your questions and help you enroll.