

# NEW LAW MAKES IT **EASIER** TO AFFORD HEALTH INSURANCE



## Financial help has increased and more people are now eligible to receive it.

The federal government recently passed a COVID-19 relief law that helps make health insurance more affordable through the Affordable Care Act (ACA), sometimes called Obamacare. The new law increases financial assistance and makes more Floridians eligible to receive it.

## Currently have an ACA (Obamacare) plan?

You may be eligible for more financial assistance to lower your monthly bill or upgrade your plan at no additional cost.

## Didn't qualify for financial help in the past?

If you were told your income is too high for financial assistance (a subsidy), you may now qualify. No matter your age, income or where you live in Florida, you may be eligible to enroll in an ACA plan that costs no more than 8.5% of your family income – and it could be less.

## Receive unemployment in 2021?

If you received an unemployment payment in 2021, even if only for one week, you may be eligible for additional financial assistance to lower your monthly health insurance bill even more.

## Afraid you missed your chance to sign-up?

Due to the pandemic, there is a special opportunity to sign-up for an ACA plan until August 15. If you don't have health insurance for any reason, and are eligible for an ACA plan, you can sign up now to protect you and your family in 2021.

Learn more about these changes and what financial assistance you may qualify for at [GetCoveredFlorida.com](https://www.getcoveredflorida.com)

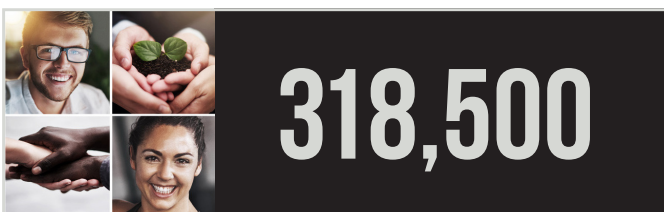
## According to the U.S. Department of Health and Human Services:

# 9 MILLION PEOPLE

who currently get financial assistance will have their health insurance costs reduced even more.

# 4 OUT OF 5

who sign-up will find a health insurance plan for \$10 or less per month after financial assistance.



# 318,500

Floridians who weren't eligible before are now able to receive financial assistance for health insurance.

\*Source: HHS Fact Sheet The American Rescue Plan: Reduces Health Care Costs, Expands Access to Insurance Coverage and Addresses Health Care Disparities  
<https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html>

Health insurance is offered by Blue Cross and Blue Shield of Florida Inc., DBA Florida Blue. HMO coverage is offered by Health Options Inc., DBA Florida Blue HMO. Both companies are independent licensees of the Blue Cross and Blue Shield Association. These policies have limitations and exclusions. Benefits displayed are only available in certain plans and counties.

# More People Can Now Afford Health Insurance

# MYTH

# VS

# FACT

The federal government recently passed the **American Rescue Plan** to provide COVID-19 relief. In addition to stimulus checks, the law makes **Affordable Care Act plans (often called Obamacare) more affordable by increasing financial assistance** and making more people eligible to receive it. Make sure you know the facts on how this new law may help you save money on health insurance right now.

## MYTH

# 1

### I don't need health insurance

## FACT

No one plans to get sick or hurt, but most people will need medical care sometime. With health insurance, you won't have to pay the full bill on your own. The average charge for a COVID-19 patient hospital stay is \$73,300<sup>1</sup> if you don't have insurance. Fixing a broken leg can cost up to \$7,500.<sup>2</sup>

## MYTH

# 2

### I can't afford health insurance

## FACT

It probably costs less than you think! **Your monthly payment for a 2021 Affordable Care Act (ACA) plan after financial assistance can be as low as \$0!** With the new law, 3 out of 4 people can find a plan that costs them just \$10 or less per month. Over half will find a Silver plan for a \$10 or less payment per month.<sup>3</sup>

## MYTH

# 3

### I earn too much to get financial assistance (a subsidy)

## FACT

Many people who earned too much to qualify for financial assistance before are eligible now. There are 318,500 uninsured Floridians who are newly qualified. With the new law, you may be eligible to enroll in an ACA plan that costs no more than 8.5% of your family income — and it could be less!<sup>3</sup>

## MYTH

# 4

### I'm collecting unemployment — I'll need to cut back on expenses

## FACT

Your monthly payment for an ACA plan could be as low as \$0! Anyone who receives unemployment in 2021 will qualify for the same amount of financial assistance as people who earn 133% of the federal poverty level, which makes them eligible for a \$0 Silver plan<sup>4</sup> payment.

# MYTH 5

**I'm healthy — my occasional sick visits cost less than a monthly insurance payment**

**FACT** Health insurance can keep you healthy! You're covered for checkups, vaccines, yearly bloodwork and cancer screenings at no extra cost. Health issues that are caught early are easier to treat and cost less.

# MYTH 6

**I already have an ACA plan, so I'm all set**

**FACT** You may be eligible for more financial assistance that lets you lower your monthly bill or lets you upgrade your plan at the same cost. One out of four people with an ACA plan can get more savings.<sup>3</sup>

# MYTH 7

**It's too late to get an ACA plan for 2021**

**FACT** Regular enrollment for 2021 ended December 15, but there's a new chance to get covered! Because of COVID-19, the government has re-opened the Health Insurance Marketplace through August 15.

# MYTH 8

**Finding a plan is too confusing**

**FACT** Reach out to a trusted agent today! They can make things simple and help you find a health plan that covers what you need.

**To find out if you qualify for financial assistance,  
call a licensed agent for help or visit [healthcare.gov](https://www.healthcare.gov).**

Visit [GetCoveredFlorida.com](https://www.GetCoveredFlorida.com)  
to learn more.

**GET COVERED FLORIDA**

<sup>1</sup><https://s3.amazonaws.com/media2.fairhealth.org/brief/asset/COVID-19%20-%20The%20Projected%20Economic%20Impact%20of%20the%20COVID-19%20Pandemic%20on%20the%20US%20Healthcare%20System.pdf>

<sup>2</sup><https://www.healthcare.gov/why-coverage-is-important/protection-from-high-medical-costs>

<sup>3</sup>HHS Fact Sheet The American Rescue Plan: Reduces Health Care Costs, Expands Access to Insurance Coverage and Addresses Health Care Disparities  
<https://www.hhs.gov/about/news/2021/03/12/fact-sheet-american-rescue-plan-reduces-health-care-costs-expands-access-insurance-coverage.html>

<sup>4</sup><https://www.kff.org/health-reform/issue-brief/how-the-american-rescue-plan-will-improve-affordability-of-private-health-coverage>

Information provided by Florida Blue, an independent licensee of the Blue Cross and Blue Shield Association.

# HEALTH INSURANCE IS NOT ONLY AVAILABLE FOR U.S. CITIZENS. SEE IF YOU QUALIFY.

A Special Enrollment Period is now underway for individual and family health insurance plans, and **you have until August 15** to see if you could be eligible for low- or no-cost\* health insurance. Hundreds of thousands of people in Florida who do not have insurance qualify for **coverage at no monthly cost.\*** You could be one of them.

## You can get coverage if you:

- Are a U.S. Citizen
- Are a U.S. Lawful Permanent Resident (LPR)
- Are asylum seekers (Eligible for Marketplace coverage only if you've been granted employment authorization or are under the age of 14 and have had an application pending for at least 180 days)
- Are a Cuban or Haitian entrant
- Have a Temporary Protected Status (TPS)
- Have a work or student visa
- And many other statuses qualify

To see the full list, visit

[www.healthcare.gov/immigrants/immigration-status/](http://www.healthcare.gov/immigrants/immigration-status/)

Regardless of your immigration status, a licensed insurance agent can help determine if you qualify for financial assistance from the government for a health insurance plan (also known as a subsidy). This will NOT negatively impact your immigration status and process due to the Public Charge Rule.

Visit [GetCoveredFlorida.com](http://GetCoveredFlorida.com) to learn more.

## GET COVERED FLORIDA

\*To be eligible for \$0 monthly cost, your Marketplace monthly advance premium tax credit must be equal to or be more than the premium. These policies have limitations and exclusions. This information is provided courtesy of Florida Blue. Health insurance is offered by Blue Cross and Blue Shield of Florida Inc., DBA Florida Blue. HMO coverage is offered by Health Options Inc., DBA Florida Blue HMO. Both companies are independent licensees of the Blue Cross and Blue Shield Association.

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# VENEZUELANAS WITH TPS MAY NOW GET FINANCIAL ASSISTANCE FOR HEALTH INSURANCE

## Many immigration statuses qualify for ACA plans with financial help to lower costs.

Venezuelans were recently granted the opportunity to register for Temporary Protected Status (TPS) by the U.S. Department of Homeland Security.

This new designation may allow Venezuelans to sign-up for health insurance through the Affordable Care Act, also called the ACA or Obamacare, and receive financial assistance to lower the costs.

## Several immigration statuses may qualify for ACA plans with financial assistance.

Health insurance through the ACA Marketplace isn't just for U.S. citizens. Here are a few of the immigration statuses that may qualify for insurance and help paying for it.

- Lawful Permanent Resident (LPR/Green Card holder)
- Asylee
- Refugee
- Cuban/Haitian Entrant
- Conditional Entrant Granted before 1980
- Victim of Trafficking and his/her Spouse, Child, Sibling or Parent
- Individual with Non-immigrant Status, includes worker visas (such as H1, H-2A, H-2B), student visas, U-visa, T-visa, and other visas, and citizens of Micronesia, the Marshall Islands, and Palau
- Temporary Protected Status (TPS)
- Deferred Enforced Departure (DED)
- Lawful Temporary Resident

Find a complete list online at [healthcare.gov/immigrants](https://www.healthcare.gov/immigrants).

## Don't miss your chance to sign-up.

Due to the pandemic, there is a special opportunity to sign-up for an ACA plan until August 15. If you don't have health insurance, you can sign-up now for a plan to protect you and your family in 2021.

Learn more about these changes and what financial assistance you may qualify for at [GetCoveredFlorida.com](https://www.getcoveredflorida.com).

# 4 OUT OF 5 PEOPLE

who sign-up will find an ACA health insurance plan for \$10 or less per month after financial assistance, according to the U.S. Department of Health and Human Services.



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