



All Marketplace Policies must provide these Essential Health Benefits:

- Out-patient services (Dr. Visits)
- Emergency Services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse
- Prescription drugs
- Rehabilitative services and devices
- Laboratory and radiology services
- Preventive, wellness services, and chronic disease management
- Pediatric, including dental and vision (dental maybe a separate plan)

Who We Are

We are Weston County Health Services

Your local hospital and health care provider. We want to help you explore your health insurance options and applications.

Call today to make an appointment with a Marketplace Navigator.

Contact us at

Phone: 307-746-3553

Fax 307-746-2475

Email: lkenagy@wchs-wy.org



Got a job but no Health Insurance?

The Affordable Healthcare Act explained in 10 minutes.

<u>Annual Income based on 2014 Poverty Level</u>			
<u>Family Size</u>	<u>100%</u>	<u>250%</u>	<u>400%</u>
1	\$11,670	\$29,175	\$46,680
2	\$15,730	\$39,325	\$62,920
3	\$19,790	\$49,475	\$79,160
4	\$23,850	\$59,625	\$95,400
5	\$27,910	\$69,775	\$111,640
6	\$31,970	\$79,925	\$127,880

Note: These numbers will be adjusted each year.



The Marketplace is a place to shop for and buy health insurance.

- You may qualify for help with paying insurance premiums called “premium tax credits” or
- “Cost sharing reductions” to help with deductibles and co-pays. Or
- You may qualify for Medicaid or CHIP for your children.

But don't wait until it's too late to check it out.

Open enrollment is Nov 15, 2014 to Feb 15, 2015

Major Features of the healthcare law:

- More coverage for preventive services
- No denials for pre-existing conditions
- Remain on parents plan until age 26
- Mandatory essential health benefits
- No lifetime limits

Premiums can be as low as \$25 a month. But you won't know if you don't check it out. Why wait and why pay a tax penalty for being without health insurance?

OHP Plan	Plan pays:	You pay:
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

Catastrophic plans are also available for those under 30 with very low incomes but only includes 3 Dr. visits per year and are for major medical costs only. Deductibles are high but premiums are low.



Don't worry. You may qualify for extra \$\$ help.

Financial help to pay for health insurance is based on household income and family size.

Tax credits are granted for 100% to 400% poverty level. Tax credits are used to pay all or a portion of your monthly premiums.

There are also “cost sharing” benefits to cover out of pocket costs but only applies if you are below 250% Federal Poverty Level. In order to receive cost sharing reductions you must purchase a “SILVER” plan.

You may be exempt from paying the tax penalty if...

Income is too low to file taxes, financial or personal hardships, have job based insurance, on Medicare, Medicaid, CHIP, VA, TriCare, COBRA, or have a health plan outside of the marketplace. Exemption certificate and number should be kept for your taxes.