

FREQUENTLY ASKED QUESTIONS FOR INDIVIDUALS AND FAMILIES

What is the Missouri Health Insurance Marketplace?

The Missouri Health Insurance Marketplace is a website where you can compare and buy the health insurance plan that best fits your needs. You can get help understanding marketplace health plans and applying for insurance online, in person and by phone. You can use the Missouri Health Insurance Marketplace if you:

- Are an individual or family buying insurance on your own.
- Do not have access to affordable coverage through your job.

The Missouri Health Insurance Marketplace opens November 1. During the open enrollment period, November 1, through December 15, you can complete your marketplace application by:

- Visiting www.healthcare.gov.
- Calling (573) 458-3676 (TTY (855) 889-4325) or calling (800) 318-2596.
- Working in person with a navigator or certified application counselor.

When can I use the Missouri Health Insurance Marketplace? Will my coverage start right away?

You can buy insurance through the Missouri Health Insurance Marketplace after it opens on November 1.

DATE YOU BUY COVERAGE	WHEN COVERAGE STARTS
November 1 to December 15	January 1 of the following year

You can buy insurance if you have a major life change such as:

- Getting married
- Having a baby
- Losing a job

After the open enrollment period ends on December 15, you may still be able to buy a health plan in the Missouri Health Insurance Marketplace.



Phone: (573) 458-3676

Email: EnrollU@phelpshealth.org

PHELPSHEALTH.ORG



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I am worried about cost. How can I afford health insurance?

If you use the Missouri Health Insurance Marketplace to buy coverage, you may qualify for financial help. When you fill out your application, you will find out if you can get new tax credits to lower your monthly premiums and out-of-pocket healthcare costs. Tax credits are available to people with income at a certain level. You qualify for premium tax credits if you:

- Do not have access to affordable health insurance through work,
- Do not receive Medicare,
- Use the Missouri Health Insurance Marketplace to buy insurance, and
- Have household income between 100% and 400% of the federal poverty level.

You qualify for lower out-of-pocket costs if:

- You receive a premium tax credit,
- You choose to buy a silver-level plan through the Missouri Health Insurance Marketplace, and
- You have income at or below 250% of the federal poverty level.

2020 FEDERAL POVERTY LEVEL

FAMILY SIZE	(100-400%)	(250%)
1	\$12,490 to \$49,960	\$31,225 or less
2	\$16,910 to \$67,640	\$42,275 or less
3	\$21,330 to \$85,320	\$53,325 or less
4	\$25,750 to \$103,000	\$64,375 or less

For each additional person, add \$4,420.



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