

**Patient Protection and Affordable Care Act
(For Coverage in 2015)
&
Nueces Aid Indigent Healthcare Program
Frequently Asked Questions**

The Nueces County Hospital District-funded and administered indigent health care program known as the Nueces Aid Program provides State-mandated health care services for qualified low-income and low-resource Nueces County residents who meet Nueces Aid Program eligibility criteria. The Nueces Aid Program is not health insurance.

Nueces County residents without health insurance should access the federal government’s Health Insurance Marketplace (also called “the Exchange”) that is associated with the Patient Protection and Affordable Care Act (PPACA); open enrollment for health insurance coverage through the Health Insurance Marketplace runs from November 15, 2014 through February 15, 2015 at <https://www.healthcare.gov/>. The PPACA is also referred to as the “Affordable Care Act” or “ACA”.

AFFORDABLE CARE ACT

1. Are the Affordable Care Act¹ and the Health Insurance Marketplace associated with each other?

The Health Insurance Marketplace is a federal government-managed website that helps individual, families, and small businesses find health insurance coverage; the Marketplace is used to facilitate implementation of the Affordable Care Act. After you fill out a Marketplace application, the website will tell you if you qualify for private health insurance, lower costs based on your household size and income, and Medicaid and the Children’s Health Insurance Program (CHIP). The Marketplace is also known as the health insurance “Exchange.” A learning guide to the Marketplace is available at <https://www.healthcare.gov/quick-guide/>. A general overview of the Marketplace website is available at <https://www.healthcare.gov/get-answers/>.

2. If I bought a health insurance plan through the Marketplace in 2014, can I renew that plan or enroll in a different plan for 2015?

Individuals can get additional information about enrolling in their current plan or similar plan, or changing to a new plan at <https://www.healthcare.gov/keep-or-change-plan/>.

3. Can I compare health insurance plans offered through the Health Insurance Marketplace before I complete an application?

Individuals can compare plans, premiums, and deductibles for their particular geographic location and income before completing an application at <https://www.healthcare.gov/see-plans/>.

4. How can I tell if I qualify for health insurance through the Health Insurance Marketplace (the Exchange)?

The federal government website <https://www.healthcare.gov/> allows users to determine whether they qualify for health plans based on household size and income. Also, the Health Insurance Marketplace's Call Center for individuals is available at **1-800-318-2596** (TTY: 1-855-889-4325) with customer service representatives who can answer questions in several languages. The Marketplace Call Center is available 24 hours a day, 7 days a week, but is closed Memorial Day, July 4th, Labor Day, Thanksgiving, and Christmas.

5. What if I can't afford a health insurance plan offered through the Health Insurance Marketplace (the Exchange)??

You can get low-cost health outpatient care at a community health center; how much you pay depends on your income. Community health centers provide general primary care, prenatal care, baby shots, and referrals to specialized care, including mental health, substance abuse, and HIV/AIDS. The only community health center located in Nueces County is the **Amistad Community Health Center**, 1533 S. Brownlee Boulevard, Corpus Christi, TX, **361-884-2242**, <http://www.amistadchc.com>. To locate other community health centers, go to http://findahealthcenter.hrsa.gov/Search_HCC.aspx.

6. Where do I sign up for Affordable Care Act coverage?

The Health Insurance Marketplace is available via the Internet at <https://www.healthcare.gov/> and by telephone at **1-800-318-2596** (TTY: 1-855-889-4325).

7. Where can I get in-person local help with signing up for insurance from the Health Insurance Marketplace (the Exchange)?

To find in-person local help visit <https://LocalHelp.HealthCare.gov/>; you can search by city and state or ZIP code to see a list of local organizations with contact information, office hours, and types of help offered. For Corpus Christi, the Health Insurance Marketplace lists three organizations that provide in-person help as follows:

- **Amistad Community Health Center**, 1533 S. Brownlee Boulevard, (361) 884-2242, <http://www.amistadchc.com>;
- **Coastal Bend Center for Independent Living**, 1537 Seventh Street, (361) 883-8461, <http://www.cbcil.org>.
- **South Texas Family Planning & Health Corporation**, 4455 South Padre Island Drive, #30, (361) 855-7333, <http://www.stfphc.org>.

Local in-person help is also available in nearby communities: Alice, Beeville, Kingsville, Mathis, and Sinton.

8. Where can I get telephone help with signing up for insurance from the Health Insurance Marketplace (the Exchange)?

To start or finish an application, compare plans, enroll, or ask questions the Health Insurance Marketplace's Call Center is available at **1-800-318-2596** (TTY: 1-855-889-4325) customer service representatives who can answer questions in thirteen languages other than English. The Call Center is available 24 hours a day, 7 days a week, but is closed Memorial Day, July 4th, Labor Day, Thanksgiving, and Christmas.

9. What information will I need to apply for health insurance coverage on the Exchange? How can I get ready to apply for Health Insurance Marketplace coverage?

Preparation information is available at <https://www.healthcare.gov/apply-and-enroll/get-ready-to-apply/>. A printable checklist (in PDF format) is also available at <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.

10. What are the deadlines for signing up for insurance from the Health Insurance Marketplace (the Exchange)?

For coverage starting in 2015, the open enrollment period is November 15, 2014 through February 15, 2015. Individuals may also qualify for special enrollment periods outside of the above open enrollment periods if they experience certain life events that involve a change in family status or loss of other health coverage. Information about coverage outside of an open enrollment period is at <https://www.healthcare.gov/coverage-outside-open-enrollment/>.

11. Is there a Spanish language version of the Health Insurance Marketplace?

The Spanish-language version of the Health Insurance Marketplace website is at <https://www.cuidadodesalud.gov/es/>.

12. Are Health Insurance Marketplace resources available in other languages?

In addition to English and Spanish, the Health Insurance Marketplace is offered in several other languages, including Chinese, French, French Creole, German, Gujarati, Hindi, Korean, Polish, Portuguese, Russian, Tagalog, and Vietnamese. For language resources other than English, refer to the Health Insurance Marketplace website at <https://www.healthcare.gov/language-resource/>.

13. If I want to use a health insurance agent to help me sign-up for coverage, where can I find one?

The National Association of Health Underwriters offers a health insurance agent locator searchable by ZIP code and radius at <https://www.nahu.org/consumer/findagent2.cfm>.

14. Where can I get estimates of what my health insurance premiums and subsidies will be under the Affordable Care Act?

The Health Insurance Marketplace suggests use of the Kaiser Family Foundation² online calculator tool³ available at <http://kff.org/interactive/subsidy-calculator/>. The tool calculates estimated premiums and subsidies.

15. Where can I find out if I qualify for lower costs on health insurance coverage?

You can learn if you qualify for lower costs on health insurance coverage using your estimated 2015 household income and household size at <https://www.healthcare.gov/lower-costs/qualifying-for-lower-costs/>.

16. Where do navigators, agents, brokers, and other assisters get training information?

Training information for assisters is available on the Health Insurance Marketplace website at <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>.

AFFORDABLE CARE ACT & NUECES AID PROGRAM

17. I am on the Nueces Aid Program. Am I covered under the Affordable Care Act?

No, the Nueces Aid Program is not health insurance. However, if the Health Insurance Marketplace website determines you are either exempt from the requirement to purchase

health insurance or qualify for a hardship exemption⁴, you might then qualify for the Nueces Aid Program if you meet the Program's other eligibility criteria. To see information about the kinds of insurance coverage that satisfies minimum essential coverage and what kinds do not qualify as coverage visit the Health Insurance Marketplace at <https://www.healthcare.gov/fees-exemptions/plans-that-count-as-coverage/>.

18. Can I have a Health Insurance Marketplace health insurance plan and still be on the Nueces Aid Program?

If you have a health insurance plan from the Health Insurance Marketplace, you are not eligible for the Nueces Aid Program.

19. Can I pick the Nueces Aid Program on the Health Insurance Marketplace?

No, the Nueces Aid Program is an indigent health care program, not health insurance. You need to purchase an insurance plan through the Health Insurance Marketplace.

20. If my income is more than 138% of the Federal Poverty Level (FPL), can I still be on the Nueces Aid Program?

You may not be eligible for the Nueces Aid Program if your estimated income for the Exchange is more than 138% of the FPL⁵ and you qualify for a tax credit subsidy.

21. If I qualify for an exemption, can I still be on the Nueces Aid Program?

Yes, if you qualify for or have received either of the two exemptions described in the answer to Question #17 above and you additionally meet the Nueces Aid Program eligibility criteria; you are eligible for the Nueces Aid Program. The Health Insurance Marketplace has two types of exemptions: shared responsibility and hardship⁶. Under certain circumstances, you do not have to make the individual responsibility payment and may qualify for an exemption. Also, if certain circumstances affect your ability to purchase health insurance, you may qualify for a "hardship" exemption. Information about both exemptions and how to apply for them is at <https://www.healthcare.gov/fees-exemptions/fees-exemptions-overview/>.

22. If I am on the Nueces Aid Program, can the Hospital District purchase insurance for me on the Exchange instead?

The Hospital District is not an entity that can buy or pay for health insurance coverage under the Patient Protection and Affordable Care Act.

NUECES AID PROGRAM

23. How can I be considered for enrollment in the Nueces Aid Program?

You must submit a completed the Nueces Aid Program application. You must also meet the Nueces Aid Program eligibility criteria relating to income, assets, and residency, and provide supporting documentation. Eligibility and application information is available on the Hospital District's website at <http://www.nchdcc.org/apply.cfm>. You can apply for the Nueces Aid Program at any of the three locations shown at the bottom of the webpage at <http://www.nchdcc.org/apply.cfm>.

24. If I don't qualify for the Nueces Aid Program, is outpatient health care available elsewhere?

You can get low-cost health care at a local community health center; how much you pay depends on your income. Community health centers provide general primary care, prenatal care, baby shots, and referrals to specialized care, including mental health, substance abuse, and HIV/AIDS. The sole community health center located in Nueces County is the **Amistad Community Health Center**, 1533 S. Brownlee Boulevard, Corpus Christi, TX, **(361) 884-2242**, <http://www.amistadchc.com>. To locate other community health centers, go to http://findahealthcenter.hrsa.gov/Search_HCC.aspx.

You may also qualify for charity outpatient care at local hospitals; see the answer to Question #25 below to get additional information about local hospitals' charity care policies.

25. If I don't qualify for the Nueces Aid Program, is inpatient and/or outpatient care available somewhere?

You may qualify for care under local hospitals' charity medical care policies, see below:

- **Christus Health/Christus Spohn Hospital Corpus Christi**, see charity care policy information at <http://www.christushealth.org/CharityCare>.
- **Corpus Christi Medical Center**, see charity care policy information at http://ccmedicalcenter.com/patient-financial/index.dot?page_name=charity_policy.
- **Driscoll Children's Hospital**, see charity care policy information at http://www.driscollchildrens.org/patients_families/index.php?action=displaysection§ionid=147.

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¹ Patient Protection and Affordable Care Act, Public Law 111-148; commonly called Affordable Care Act.

² See <http://kff.org/about-us/> for information about the Henry J. Kaiser Family Foundation.

³ This tool illustrates health insurance premiums and subsidies for people purchasing insurance on their own in new health insurance exchanges (or “Marketplaces”) created by the Affordable Care Act (ACA). Beginning in October 2013, middle-income people who are not eligible for coverage through their employer, Medicaid, or Medicare, can apply for tax credit subsidies available through state-based exchanges. Additionally, states have the option to expand their Medicaid programs to cover all people making up to 138% of the federal poverty level (which is about \$33,000 for a family of four). In states that opt out of expanding Medicaid, some people making below this amount will still be eligible for Medicaid, some will be eligible for subsidized coverage through Marketplaces, and others will not be eligible for subsidies. With this calculator, you can enter different income levels, ages, and family sizes to get an estimate of your eligibility for subsidies and how much you could spend on health insurance. As premiums and eligibility requirements may vary, contact your state’s Medicaid office or exchange with enrollment questions.

⁴ For insurance coverage that satisfy minimum essential coverage and what kinds do not qualify as coverage, visit <https://www.healthcare.gov/fees-exemptions/plans-that-count-as-coverage/>.

⁵ Using 2014 FPL, for two-person household, 138% FPL is \$21,707.

⁶ See <https://www.healthcare.gov/fees-exemptions/fees-exemptions-overview/> for detailed explanations about exemptions.