



ENROLL WYOMING

YOUR GUIDE TO QUALITY HEALTH COVERAGE

Helping you Navigate the
Health Insurance Marketplace

Today's Presentation Overview

- What is the ACA and Marketplace
- Who is Enroll Wyoming and its Navigators
- Who to contact and how to get further help if needed



Affordable Care Act (ACA)

The comprehensive health care reform law enacted in March 2010

The law has 3 primary goals:

- Make affordable health insurance available to more people.
- Expand the Medicaid program to cover all adults with income below 138% of the FPL.
- Support innovative medical care delivery methods designed to lower the costs of health care generally.



ACA Marketplace

- The ACA Marketplace is for individuals, and families to compare and purchase health insurance plans.
- Many people qualify for cost assistance to help pay for premiums and out of pocket expenses.
- Two insurers – BCBS of Wyoming and Mountain Health Co-op



Essential Health Benefits



Out-Patient Care



Prescription Drugs



Emergency Services



Rehabilitative & Habilitative Services and Devices



Preventative & Wellness Services Chronic Disease Management



Laboratory Services



Maternity and Newborn Care



Pediatric Services, including Oral and Vision Care



Mental Health and Substance Use



Hospitalization

Enrollment Periods

Open Enrollment:
November 1 through January 15

After Open Enrollment, there are other opportunities for individuals to get health insurance:

Special Enrollment Periods (SEP): (Limited Enrollment Period)

- Gaining Dependent
- Marriage/Divorce
- Loss of job
- Citizenship
- Death of a spouse
- Turning 26



Marketplace Plans

1. Affordability
2. 10 Essential Health Benefits
3. Children can stay on plan until they are 26
4. Will not deny/charge extra for pre-existing conditions



Marketplace Eligibility

- Everything varies person-to-person
- Generally:
 - Meets FPL (No income cap)
 - Not offered affordable, job-based insurance
 - Must be a citizen, national, or documented resident



Who Is Enroll Wyoming

Enroll Wyoming is a nonprofit, grant-funded organization providing **FREE** consultations to individuals, small businesses, and families for health insurance questions.



Who are the Navigators?

Navigators

- Provide **FREE**, accurate, impartial, and confidential information
- Find quality health insurance at affordable rates
- Find out if you qualify for free or low-cost coverage
- Compare your health coverage options
- Submit your application
- Enroll in health coverage



Federal Poverty Line

2021 Federal Poverty Level									
Household size of		1	2	3	4	5	6	7	8
Federal Poverty Level (FPL)	100%	12,880	17,420	21,960	26,500	31,040	35,580	40,120	44,660
	monthly	(1,074)	(1,452)	(1,830)	(2,208)	(2,587)	(2,965)	(3,344)	(3,722)
	250%	32,200	43,550	54,900	66,250	77,600	88,950	100,300	111,650
	400%	51,520	69,680	87,840	106,000	124,160	142,320	160,480	178,640
Advance Premium Tax Credits -- between 100% and 400% FPL									
Cost Sharing Reductions -- between 100% and 250% FPL									
*Income levels will change each year									

Who to Call

Enroll Wyoming
Program Director:
Jason Mincer
307-633-7299
jason@enrollwyo.org

More Information:

Call 2-1-1
enrollwyo.org
HealthCare.gov

