

**FREQUENTLY ASKED QUESTIONS:
THE HEALTHCARE EXCHANGE, MEDICAID, AND MEDICAID EXPANSION**

1. What is the Health Insurance Exchange?

- The Health Insurance Exchange was created as a result of the Affordable Care Act (ACA) and intends to provide more Americans with access to affordable, quality health care
- The Exchange is a virtual marketplace where un-insured consumers may shop for and compare health insurance plans encouraging quality and price competition among health plans and provide savings for consumers based on individual budgets and health care needs
- Ohio uses the federally-facilitated Exchange available through <http://www.healthcare.gov>
- With one application, uninsured consumers will find out how much they can save on a range of benefits, protections and coverage options

2. What is the difference between the *Health Insurance Exchange* and *Medicaid*?

- The **Health Insurance Exchange** provides **low-cost, monthly premiums for private insurance plans** based on household size, income, and the health plans available in your area
- **Medicaid** provides **free or low-cost health coverage** for adults and children below a certain income level

3. How do I choose between *Medicaid* and the *Health Insurance Exchange*?

- For information on **the Healthcare Exchange**:
 - Visit: <http://www.healthcare.gov>
 - Call: 1-800-318-2596 (TTY: 1-855-889-4325)
- For more information on **Medicaid**:
 - Visit: <http://benefits.ohio.gov>
 - Call the Medicaid Consumer Hotline: 1-800-324-8680
 - Find local help by visiting any FCDJFS opportunity center

4. When can I enroll for insurance through the Exchange and when will my coverage begin?

- Open enrollment began on October 1st, 2013 and ends March 31st, 2014
- For those who have enrolled by December 15, 2013, coverage can begin as soon as January 1, 2014

5. I don’t qualify for Medicaid, can I buy insurance on the Exchange?

- Yes, as long as you qualify. Most uninsured people who aren't eligible for Medicaid can get help with health care costs from the Exchange, based on the family's income
- Some individuals who do not qualify for Medicaid now, may qualify for Medicaid in January 2014 under the new **Medicaid Expansion**

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6. What is the Medicaid Expansion and who will qualify for Medicaid under the Expansion in Ohio?

- On Monday, October 21, Ohio approved the Expansion of Medicaid to includes adults between the ages of 19 to 64, who are between 0 – 138% FPL and are not eligible under another category of Medicaid
- The following chart shows the annual household income for individuals/families at 138% of the Federal Poverty Level:

| HOUSEHOLD SIZE | 138% FPL |
|--|----------|
| 1 | \$15,856 |
| 2 | \$21,406 |
| 3 | \$26,952 |
| 4 | \$32,499 |
| 5 | \$38,047 |
| 6 | \$43,594 |
| 7 | \$49,142 |
| 8 | \$54,689 |
| For each additional individual in the household add \$5,347. | |

7. How do I apply for Medicaid under the Expansion?

- We are currently awaiting an official start date from the State of Ohio as to when applications will be accepted for this new Medicaid Expansion population
- Once a start date has been selected, customers will be able to apply online at <http://benefits.ohio.gov> or by visiting any FCDJFS opportunity center

8. When does the Medicaid Expansion coverage begin for those who qualify?

- Coverage will begin as early as January 1st, 2014

9. Where can I find more information?

- For information on **the Healthcare Exchange**:
 - Visit: <http://www.healthcare.gov>
 - Call: 1-800-318-2596 (TTY: 1-855-889-4325)
- For more information on **Medicaid & the Medicaid Expansion**:
 - Visit: <http://medicaid.ohio.gov>
 - Call the Medicaid Consumer Hotline: 1-800-324-8680
 - Find local help by visiting any FCDJFS opportunity center