

## Will I qualify for lower monthly premiums?

Eligibility for premium subsidies are determined by household Modified Adjusted Gross Income and family size. Match your family size and income to the below chart. Estimated 2015 household income is used to determine subsidy eligibility. Households with income below 138% of FPL will be redirected to HIP 2.0 to apply. Income between 138%-400% will likely qualify for a subsidy through [www.healthcare.gov](http://www.healthcare.gov).

2014 Federal Poverty Level Threshold 100%-400%			
Household Size	100%	138%	400%
1	\$11,670	\$16,105	\$46,680
2	\$15,730	\$21,707	\$62,920
3	\$19,790	\$27,310	\$79,160
4	\$23,850	\$32,913	\$95,400
5	\$27,910	\$38,516	\$111,640
6	\$31,970	\$44,119	\$127,880

Add \$4,060 for each additional family member

**CALCULATE YOUR SAVINGS AT:**

<http://kff.org/interactive/subsidy-calculator/>



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## Health Insurance Navigation & Consulting, LLC



**Learn more about the top questions we are asked by logging on to:**  
**[www.hinacllc.com/services.html](http://www.hinacllc.com/services.html)**

1. Can you help me get a plan?
2. Can I get a plan outside of open enrollment?
3. What will insurance cost me?
4. What is an Exchange or marketplace?
5. What is the Public Exchange?
6. What is a subsidy and do I qualify?
7. Where can I shop for and get a plan?
8. Will my prescription medicines be covered?
9. Can I keep my doctor and hospital of choice?
10. What is the individual tax mandate?
11. What are minimum essential benefits?

### Pam Cousert Indiana Licensing Credentials

- ◆ Life & Health Licensed Since 1991
- ◆ Federal Marketplace Certified 2014, 2015, 2016
- ◆ AHIP Training Certification 2013, 2014, 2015, 2016

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*Pam Cousert*

## Health Insurance Navigation & Consulting, LLC

Helping Individuals  
and Small Businesses  
Understand Indiana's  
Health Insurance  
Marketplace

**2016 OPEN ENROLLMENT  
BEGINS: November 1, 2015**

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## What is the Affordable Care Act; also known as “health care reform?”

The enactment of this law has led to a historical shift in health insurance purchasing in a number of ways. Here are a few key provisions:

1. The elimination of health underwriting.
2. The elimination of lifetime coverage limits.
3. The expansion of preventive wellness covered at 100% not subject to deductible or coinsurance.
4. Coverage for dependent children to age 26.
5. Mandatory pediatric dental & vision coverage for dependents under age 19.
6. Tax penalty for not having health insurance.

## Enrollment Guidelines Under the Affordable Care Act

2015 open enrollment under the ACA has closed. Throughout 2015, individuals and families can only qualify for and get an ACA-compliant health plan via a Special Election Period or “trigger.” Qualifying events include marriage, divorce, birth or adoption of a child, loss of group or minimum essential health coverage, a change in household income, a move into or outside the plan’s service area are just a few triggering events.. Contact me today for a complete list of qualify events.

## 2016 Open Enrollment

**Begins: November 1, 2015**  
**Ends: January 31, 2016**



### Our Services Include:

*We help individuals under age 65 and over age 65 get a health insurance plan that's right for you.*

#### Under Age 65 health insurance:

- We offer a no cost 15 minute introductory consultation to gain an understanding of the individual’s and family’s health insurance needs.
- We ask a lot of questions to understand important considerations such as physician relationship and medications you are taking so you know if and how the plan will cover them.

#### Over Age 65:

- We also offer Medicare Insurance Plans
  1. Supplemental Plans
  2. Advantage Plans
  3. Prescription Drug Plans
  4. A Fee-Based Consultation

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### *A note from Pam,*

We are undergoing a historic shift as a result of new reform laws that went into effect January 1, 2014.



Individuals, couples and families who could not get health insurance due to an on-going health condition or cost now have access to health insurance. Premiums tax credits also called a subsidy is available to people who qualify based on income.

The bottom line is this: **Experience matters!**

As a career licensed health insurance agent and professional since 1991, I’m privileged to guide individuals under and over age 65 with financial insurance planning & plan selection. I believe in building relationships, and I consider it a privilege to help those who come to me. I have worked in a variety of challenging roles within the health insurance and employee benefits arena, solving problems and building key relationships. This includes managing complex employer benefit programs, negotiating excess loss and fully insured contracts and developing employee contribution and cost containment strategies. I also have experience in third party administration, specializing in marketing and business development support, broker support, customer service and underwriting.

An understanding of Indiana’s marketplace, ACA enrollment guidelines to get a plan outside of open enrollment, plan design choice, provider networks and drug formularies is key. Experience matters. Contact me for more information.

*Pam Cousert*



Please visit us on: Facebook or LinkedIn

<https://www.facebook.com/healthinsurancenavigationandconsulting>

<https://www.linkedin.com/in/healthinsurancenavigation>