



2017 Health Insurance Options After Open Enrollment

The open enrollment period to enroll in health insurance for 2017 ended on January 31.

You can still enroll in a plan or make a plan change if you've experienced a life event that would qualify you for a Special Enrollment Period (SEP).

Here are some examples of qualifying life events:

- Marriage/Divorce.
- Having a baby, adopting a child or placing a child for adoption or foster care.
- Relocation (some moves qualify, but not all), gaining citizenship, leaving incarceration.
- Losing other health coverage — due to losing job-based coverage, COBRA expiration, aging off a parent's plan, losing eligibility for Medicaid or CHIP, and similar circumstances. Please note: Voluntarily dropping coverage or lapsing coverage due to non-payment does not create a qualifying event.

Our agency does not participate in enrollments outside of open enrollment. We have developed this document with information on who to contact to get assistance outside of open enrollment.

If you've experienced a qualifying event, you can enroll in one of two ways:

- 1) **Through the Health Insurance Marketplace** if you qualify for federal aid (i.e. subsidy/tax credit).

OR

- 2) **Direct with the insurer** if you are not eligible for federal aid.

Subsidy eligibility is based on your household size and the following income guidelines (using your projected income for 2017):

Persons in Household	100% Federal Poverty Level Minimum to Qualify for Subsidy	138% Federal Poverty Level	250% Federal Poverty Level	400% Federal Poverty Level Maximum to Qualify for Subsidy
1	\$11,880	\$16,394	\$29,700	\$47,520
2	\$16,020	\$22,108	\$40,050	\$64,080
3	\$20,160	\$27,821	\$50,400	\$80,640
4	\$24,300	\$33,534	\$60,750	\$97,200
5	\$28,440	\$39,247	\$71,100	\$113,760
6	\$32,580	\$44,960	\$81,450	\$130,320

To enroll in coverage with a Special Enrollment Period, you should take the following actions based on your circumstances:

1) If you qualify for federal aid, you can get assistance from:

- The Health Insurance Marketplace
Call 800-318-2596 | Visit www.healthcare.gov
- Consumers for Affordable Healthcare
Call 800-965-7476 | Visit www.maine cahc.org
- Enroll 207
- Visit www.enroll207.com

2) If you do NOT qualify for federal aid, you can enroll with one of the following insurers by calling them directly or going online.

- **Aetna**
1-866-582-9629 | Visit www.aetna.com
Select “Individuals & Families” then “Health Insurance” in the drop down. Under the Special Enrollment question, select “yes, at least one of these apply to me” then you can generate a quote
- **Anthem Blue Cross, Blue Shield**
855-330-1097 | Visit www.anthem.com
From the “Menu” select “Shop Plans” then “Health Insurance” then “Find a Plan”

- **Community Health Options**
855-624-6463 | Visit www.healthoptions.org
From Quick Links, select “Compare & Quote Plans” then “Get Quote Now”
- **Harvard Pilgrim Health Care**
800-208-1221 | Visit www.harvardpilgrim.org
From “Our Plans” select “Maine” from the Individual & Family Plans then
“Compare all ME Plans” then “Open in a new window” and “Get Quote”

If you don't qualify for a Special Enrollment Period (SEP), but would like major medical coverage until the next open enrollment period, Allen Insurance and Financial offers Short-Term Medical plans. These plans protect you from unexpected illnesses or injuries. You can be insured for as little as 30 days or up to six months (180 days).

Short-term medical coverage can start as soon as the day after an application is submitted. These plans are ideal for:

- Changes in employment
- Getting coverage between jobs or while waiting for benefits to begin
- Filling a gap in your medical care until you qualify to enroll in coverage

Please be advised that short-term medical coverage does not cover pre-existing conditions or preventative care, and has lifetime limits. Given these exclusions, these plans are not considered compliant under the Affordable Care Act (ACA) and you may be assessed a penalty for the months you have non-compliant coverage.

To learn more about these plans and get a quote, please visit: www.allenif.com – select “Insurance” then “Health & Life” then “Short-Term Medical Insurance.” If you need help getting a quote, please call us at 207-236-4311.

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