

# Children's Board Family Resource Centers

## Health Insurance Marketplace Assistance APPEALS, CHANGES, EXEMPTIONS

### AROUND THE CENTER

The Health Insurance Marketplace open enrollment has ended. However, a change in your life (qualifying event) can make you eligible for special enrollment now. The Centers have a Certified Healthcare Navigator help you through the application process and answer questions you may have. If you are coming to the Center for application assistance, please bring the following information with you: Social Security numbers; Document numbers for eligible immigrants; Birth dates; Paystubs, W-2 forms, or other information about your income; Policy/member numbers for any current health coverage; Information about any health coverage from a job that's available to you or your family.

#### Life Changes to Report

*You must report a change if you:*

- Get married or divorced
- Have a child, adopt a child, or place a child for adoption
- Have a change in income
- Get health coverage through a job or a program like Medicare or Medicaid
- Change your place of residence
- Have a change in disability status
- Gain or lose a dependent
- Become pregnant
- Experience other changes that may affect your income and household size

#### Exemptions from the Fee

*You may qualify for an exemption if:*

- You're uninsured for less than 3 months of the year
- The lowest-priced coverage available to you would cost more than 8% of your household income
- You don't have to file a tax return because your income is too low
- You're a member of a federally recognized tribe or eligible for services through an Indian Health Services provider
- You're a member of a recognized health care sharing ministry
- You're a member of a recognized religious sect with religious objections to insurance, including Social Security and Medicare
- You're incarcerated and not being held pending disposition of charges
- You're not lawfully present in the U.S.
- Hardship exemption

#### How to Appeal a Marketplace Decision

If you don't agree with a decision made by the Health Insurance Marketplace, you may be able to file an appeal.

*You can appeal the following kinds of Marketplace decisions:*

- Whether you're eligible to buy a Marketplace plan
- Whether you can enroll in a Marketplace plan outside the regular open enrollment period
- Whether you're eligible for lower costs based on your income
- The amount of savings you're eligible for
- Whether you're eligible for Medicaid or the Children's Health Insurance Program



Children's Board  
HILLSBOROUGH COUNTY

[www.ChildrensBoard.org](http://www.ChildrensBoard.org)

FAMILY  
RESOURCE CENTERS

**Please call  
(813) 952-6003  
to make an appointment.**

*Children's Board Family Resource Centers are funded by the Children's Board of Hillsborough County and administered by the Healthy Start Coalition of Hillsborough County. Managing partners include: Champions for Children, Children's Home Network, Family Community Advisory Councils, REACHUP, Inc. and St. Joseph's Children's Wellness and Safety Center.*

**All programs and services are at no charge to families and individuals.**

[www.familysupporthc.org](http://www.familysupporthc.org)



# Children's Board Family Resource Centers

## Health Insurance Marketplace Assistance APELACIONES, CAMBIOS, EXENCIONES

### ALREDEDOR DEL CENTRO

El periodo de inscripción abierta del Mercado de Seguros Médicos ha terminado. Sin embargo, un cambio en su vida (evento que califica) puede hacerlo elegible para inscribirse ahora. El Centro tendrá un especialista en "navegación" para ayudarle a procesar su aplicación de seguro médico y contestar preguntas que usted pueda tener.

Si usted va a visitar el Centro para asistencia con una aplicación, por favor traiga la siguiente información a su cita: Números de Social Security; Números de documentos para inmigrantes elegibles; Fechas de Nacimiento; Talonarios de cheques, formularios W-2, o cualquier otra información acerca de su ingreso; Números de póliza para cualquier cobertura de salud que este activa; Información sobre cualquier cobertura medica de un empleo que esté disponible a usted o a sus familiares a través de su empleador.

#### Cambios de vida que debe notificar

*Usted tiene que comunicar un cambio si:*

- Se casa o divorcia
- Tiene, adopta o coloca un niño en adopción
- Ocurren cambios en sus ingresos
- Obtiene cobertura médica a través de un trabajo o un programa como Medicare o Medicaid
- Cambia su lugar de residencia
- Tiene un cambio en el estatus de su incapacidad
- Obtiene o pierde un dependient
- Queda embarazada

#### Excepción del pago

*Usted puede que califique para una exención si:*

- Está menos de 3 meses al año sin seguro
- La cobertura más razonable disponible para usted le costaría más del 8% de su ingreso familiar
- No tiene que pagar impuestos porque no gana lo suficiente
- Es miembro de una tribu indígena reconocida federalmente o elegible para recibir servicios a través de un proveedor de Servicios de Salud para Indígenas
- Participa en un ministerio de atención médica compartida
- Es miembro de una secta religiosa reconocida que se opone a que tenga un seguro médico, incluyendo Seguro Social y Medicare
- Está encarcelado y no está esperando la disposición de los cargos en su contra
- Usted no está legalmente presente en lo Estados Unidos
- Exenciones por dificultades

#### Decisiones que usted puede apelar

*Usted puede apelar los siguientes tipos de decisiones del Mercado de Seguros:*

- Si usted es elegible o no para comprar un plan de Mercado de Seguros
- Si usted puede inscribirse o no en un plan del Mercado de Seguros fuera del periodo regular de inscripciones
- Si usted es elegible o no para costos más bajos basado en su ingresos
- La cantidad de ahorros para los cuales usted es elegible
- Si usted es elegible o no para Medicaid o para el Programa de Seguro Médico para los Niños



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FAMILY  
RESOURCE CENTERS

**Por favor, llame al  
(813) 952-6003  
para hacer una cita.**

Los Centros de Recursos Familiares del Children's Board son financiados por el Children's Board del Condado de Hillsborough y administrados por Healthy Start Coalition del Condado de Hillsborough. Socios gerentes incluyen: Champions for Children, Children's Home Network, Concilios de Consejo de la Familia y la Comunidad, REACHUP, Inc. y St. Joseph's Children's Wellness and Safety Center.

**Todos los programas y servicios son ofrecidos sin costo a familias e individuos.**

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