

# How do I enroll?



- You can go to the Blue Cross and Blue Shield of Kansas website at [bcbsks.com/BuyBlue](http://bcbsks.com/BuyBlue).
- Visit one of 12 local field offices (see website for locations and addresses).
- Go to the Kansas Health Insurance Marketplace website, [healthcare.gov/marketplace](http://healthcare.gov/marketplace) or call the toll-free hotline:

**1-800-318-2596,  
(TTY: 1-855-889-4325)**

## Here is a list of the information you'll need to enroll on the Marketplace:

1. **Social Security numbers** (or document numbers for any documented immigrants who need insurance)
2. **Address information**
3. **Birth dates**, including all family members enrolling for health coverage
4. Be ready to **report tobacco use** for all enrollees over 21 years of age
5. **Income information for everyone in your family** (for example, from paystubs or W-2 forms, Wage and Tax Statements)
6. **Employer information** including employer name, address and phone number
7. **Policy numbers** for any health insurance you currently have in place
8. **Information from your employer about any job-related health insurance** available to you and your family

**Allow 15 – 30 minutes** to complete.



[bcbsks.com/aca](http://bcbsks.com/aca)

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## Your Health Insurance Marketplace Resource Guide

**Open Enrollment Period**  
**Nov. 1, 2016, through Jan. 31, 2017**

### Open Enrollment Period

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### Special Enrollment Periods

To buy health insurance outside of open enrollment, you must qualify for a special enrollment due to a life changing event such as:

- Marriage
- Birth
- Adoption
- Loss of other coverage

# We will help you find the **health care coverage you need**

## You may be eligible for financial assistance

A number of Kansans will qualify for government assistance through an Advanced Premium Tax Credit or cost-sharing reductions. The tax credit can be applied directly to your monthly payments.

## My employer offers health insurance – can I still get a tax credit to buy a plan through the Marketplace?

The only time that you could get a tax credit is:

1. If your employer provides a plan that costs you more in premiums than 9.66 percent of your household income
2. Or, the employer plan only provides coverage that is less than 60 percent of the medical costs covered by the plan

Your employer should be able to tell you if your plan fails to meet either of these requirements.

## Avoid paying a penalty

Kansans who do not enroll in a health insurance plan may have to pay a penalty on their federal income tax which would be the greater of:

- **2.5 percent of your yearly household income.** Only the amount of income above the tax filing threshold, about \$10,000 for an individual, is used to calculate the penalty.
- **\$695 per person for the year (\$347.50 per child under 18).** The maximum penalty per family using this method is \$2,085.

You'll pay the fee on the federal income tax return you file for the year you don't have coverage.

## Yes, you'll find us on the Marketplace!

*You'll find our plans on the Marketplace and also on our own website.* The only difference will be determining your eligibility for the tax credit in the Marketplace; otherwise the benefits and pricing are the same.

## Finding a plan that fits

Blue Cross and Blue Shield of Kansas plans offered on the Marketplace have different levels of coverage called "Metal Levels." Levels are defined by the amount you pay in monthly premiums and how much your plan pays when you need care.

Metal Level	Premiums	Plan Pays*
Bronze Plan	Lower	60%
Silver Plan	Moderate	70%
Gold Plan	Higher	80%

\* On average, the plan will pay this percentage of the total cost of the policy's benefits.

