



TRUMAN MEDICAL CENTERS

Better. For Everyone.

Health Insurance Marketplace Q & A

How does the new Affordable Care Act (ObamaCare) affect me in terms of the requirement for me to buy health insurance coverage?

- All United States citizens whose income is above 138% of federal poverty level guidelines (FPL) will be required to acquire health insurance coverage or be subject to a tax penalty.
- This coverage includes Medicaid, Medicare, insurance provided through an employer, individual policies purchased from the commercial market or insurance purchased using the Health Insurance Marketplace.

Do I get to keep my TMC discount for care or is it going away with the new Health Insurance Marketplace?

- If you currently receive the 100% TMC discount there will be no change. New patients whose income is below 200% FPL (*federal poverty level*), may be eligible to receive a 100% discount, but you must first qualify through TMC's Financial Counseling Center.
- If your income falls between 138-200% FPL, even if you receive the TMC Discount, you may still be subject to federal insurance requirements and tax penalties.
- Those whose income is below 400% FPL may be eligible for tax credits to help with the purchase of insurance through the Health Insurance Marketplace. TMC Financial Counseling Center staff (Hospital Hill and Lakewood) can assist with applications.
- Those whose income is below 250% FPL may be eligible for cost-sharing reductions which will reduce the deductibles, co-pays, and co-insurance they will have to pay on plans purchased through the Health Insurance Marketplace
- The TMC Discount is **not** health insurance and the discount only applies for services provided at a TMC facility. Being eligible for the TMC Discount does not satisfy the requirement to have health insurance under the Affordable Care Act.

What if my income falls ABOVE the 200% FPL and I don't qualify for TMC Discount?

- Patients (new or established) whose incomes are between 200-400% FPL will no longer be eligible for the TMC sliding scale discount and you will be provided with information regarding enrollment in the Health Insurance Exchanges.
- All patients (new or established) that do not have insurance (including Medicaid/Medicare), or a current TMC Discount card will be referred to the Financial Counseling Center.

If I am a patient that falls between the 200-400% FPL, what happens to me after January 1, 2014, if I don't purchase health insurance through the Health Insurance Marketplace or other resources?

- If you do not purchase healthcare insurance you will be classified as a "self-pay" patient. You will be subject to down payment requirements for non-emergency care services such as doctor's appointments, etc.

Will there be any changes to my eligibility for free/discounted medications?

- No, if you currently receive free or discounted medications through the medication assistance pharmacy at TMC, you will continue to be eligible to receive them after January 1, 2014 and until otherwise notified.

Who do I call/where do I go to find out if I am eligible for the TMC Discount and/or the Health Insurance Marketplace?

- You can go to the TMC Financial Counseling Center (FCC) within each hospital location OR call the Financial Customer Service line (FCS) at 816-404-3040, where they can direct you or answer questions.

I have been a patient at both TMC Hospital Hill and TMC Lakewood. Can I apply for the health insurance marketplace at either location?

- Yes, both hospital locations can assist you in their Financial Counseling Center. TMC's Behavioral Health Center (Healing Canvas) site can also assist in the enrollment process.

**Financial Customer Service Call Center is available at (816) 404-3040
Monday through Thursdays 7:30 am - 5:00 pm and
Fridays 7:30 am – 1:30 pm**