

# HEALTH INSURANCE MARKETPLACE

OPEN ENROLLMENT IS BACK.  
ST. JOHN IS HERE TO HELP.

The Marketplace is a way to find health insurance that fits your budget and meets your needs. St. John Health System offers consumers free enrollment assistance during the open enrollment period. Call 918-744-2664, ext. 1, to make an appointment.

## KEY DATES

**NOV**  
**1**  
2015

The 2016 open enrollment period begins.

**DEC**  
**31**  
2015

Coverage ends for 2015 Marketplace plans.

**JAN**  
**1**  
2016

Coverage for 2016 Marketplace plans can begin.

**JAN**  
**31**  
2016

The 2016 open enrollment period ends.

## TO DO

Follow our Marketplace to-do list to ensure you get the coverage you need.

- Visit [www.healthcare.gov](http://www.healthcare.gov) to sign up for emails and/or texts with news and reminders of important dates.
- Plan your budget. Income documents are available on [www.healthcare.gov](http://www.healthcare.gov).
- During the open enrollment period, fill out the Marketplace application, required to sign up for health insurance.
- Find out what you qualify for and compare your coverage options.
- Choose a plan.
- Pay your first monthly premium, if applicable.

# DID YOU KNOW?

- Those who enrolled in a Marketplace plan for 2015 need to re-enroll to continue their coverage in 2016.
- If you have Medicare, Medicaid, TRICARE, Cobra or employment-based insurance through a job or spouse, you're already covered and do not need to make any changes.
- Adult children can remain on their parents' plans up to the age of 26, including those who are full-time students, disabled or not tax-dependent.

Most U.S. citizens and legal residents are now required by law to have qualifying health insurance or pay a tax penalty.

<u>Year</u>	<u>Penalty</u>
2015	The greater of \$325 or 2% of modified gross adjusted income
2016	The greater of \$695 or 2.5% of modified adjusted gross income
2017	Indexed for inflation



## 17M

**More than 17 million Americans have gained health insurance since the Marketplace opened in 2013.**



## 59%

**About 59% of those enrolled in a Marketplace plan or Medicaid were previously uninsured.**

For information on Marketplace plans in which St. John participates, visit us online at [www.stjohnhealthsystem.com](http://www.stjohnhealthsystem.com) or call the St. John PulseLine at 918-744-0123.

