

**Patient Protection and Affordable Care Act  
(For Coverage in 2015)  
&  
Nueces Aid Indigent Healthcare Program  
Frequently Asked Questions**

---

The Nueces County Hospital District-funded and administered indigent health care program known as the Nueces Aid Program provides State-mandated health care services for qualified low-income and low-resource Nueces County residents who meet Nueces Aid Program eligibility criteria. The Nueces Aid Program is not health insurance.

Nueces County residents without health insurance should access the federal government's Health Insurance Marketplace that is associated with the Patient Protection and Affordable Care Act; open enrollment for 2015 health insurance coverage through the Health Insurance Marketplace begins November 15, 2014 and ends February 15, 2015 at <https://www.healthcare.gov/>.

## ***AFFORDABLE CARE ACT***

### **1. Where can I get easy to understand information about the Affordable Care Act?**

The Kaiser Family Foundation<sup>1</sup> offers easy to read information about the Affordable Care Act at <http://kff.org/understanding-health-insurance/>. Spanish language information on the Affordable Care Act is also available from the Kaiser Family Foundation at <http://kff.org/cuidado-de-salud-recursos-para-los-consumidores/>.

### **2. Are the Affordable Care Act<sup>2</sup> and the Health Insurance Marketplace associated with each other?**

The Health Insurance Marketplace is a federal government-managed website that helps individual, families, and small businesses find health insurance coverage; the Marketplace is used to facilitate implementation of the Affordable Care Act. After you fill out a Marketplace application, the website will tell you if you qualify for private health insurance, lower costs based on your household size and income, and Medicaid and the Children's Health Insurance Program (CHIP). A learning guide to the Marketplace is available at <https://www.healthcare.gov/quick-guide/>. A general overview of the Marketplace website is available at <https://www.healthcare.gov/get-answers/>.

**3. If I bought a health insurance plan through the Marketplace in 2014, can I renew that plan or enroll in a different plan for 2015?**

Individuals can get additional information about enrolling in their current plan or similar plan, or changing to a new plan at <https://www.healthcare.gov/keep-or-change-plan/>.

**4. Can I compare health insurance plans offered through the Health Insurance Marketplace before I complete an application?**

Individuals can compare plans, premiums, and deductibles for their particular geographic location and income before completing an application at <https://www.healthcare.gov/see-plans/>.

**5. How can I tell if I qualify for health insurance through the Health Insurance Marketplace?**

The federal government website <https://www.healthcare.gov/see-plans/> allows users to determine whether they qualify for health plans from the Health Insurance Marketplace based on household size, income, and household member information. Also, the Health Insurance Marketplace's Call Center for individuals is available at **(800) 318-2596** [TTY: (855) 889-4325] with customer service representatives who can answer questions in several languages. The Marketplace Call Center is available 24 hours a day, 7 days a week, but is closed Memorial Day, July 4<sup>th</sup>, Labor Day, Thanksgiving, and Christmas.

**6. What if I can't afford a health insurance plan offered through the Health Insurance Marketplace?**

You can get low-cost health outpatient care at a community health center; how much you pay depends on your income. Community health centers provide general primary care, prenatal care, baby shots, and referrals to specialized care, including mental health, substance abuse, and HIV/AIDS. The only community health center located in Nueces County is the **Amistad Community Health Center**, 1533 S. Brownlee Boulevard, Corpus Christi, TX, **(361) 884-2242**, <http://www.amistadchc.com>. To locate other community health centers, go to [http://findahealthcenter.hrsa.gov/Search\\_HCC.aspx](http://findahealthcenter.hrsa.gov/Search_HCC.aspx).

**7. Where do I sign up for Affordable Care Act coverage?**

The Health Insurance Marketplace is available via the Internet at <https://www.healthcare.gov/> and by telephone at **(800) 318-2596** [TTY: (855) 889-4325].

**8. Where can I get in-person local help with signing up for insurance from the Health Insurance Marketplace?**

To find in-person local help visit <https://LocalHelp.HealthCare.gov/>; you can search by city and state or ZIP code to see a list of local organizations with contact information, office hours, and types of help offered. For Corpus Christi, the Health Insurance Marketplace lists three organizations that provide in-person help as follows:

- **Amistad Community Health Center**, 1533 S. Brownlee Boulevard, (361) 884-2242, <http://www.amistadchc.com>;
- **Coastal Bend Center for Independent Living**, 1537 Seventh Street, (361) 883-8461, <http://www.cbcil.org>.
- **South Texas Family Planning & Health Corporation**, 4455 South Padre Island Drive, #30, (361) 855-7333, <http://www.stfphc.org>.

Local in-person help is also available in nearby communities: Alice, Beeville, Kingsville, Mathis, and Sinton.

**9. Where can I get telephone help with signing up for insurance from the Health Insurance Marketplace?**

To start or finish an application, compare plans, enroll, or ask questions the Health Insurance Marketplace's Call Center is available at **(800) 318-2596** [TTY: (855) 889-4325] customer service representatives who can answer questions in thirteen languages other than English. The Call Center is available 24 hours a day, 7 days a week, but is closed Memorial Day, July 4<sup>th</sup>, Labor Day, Thanksgiving, and Christmas.

**10. What information will I need to apply for health insurance coverage at the Health Insurance Marketplace? How can I get ready to apply for Health Insurance Marketplace coverage?**

Preparation information is available at <https://www.healthcare.gov/apply-and-enroll/get-ready-to-apply/>. A printable checklist (in PDF format) is also available at <https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>.

**11. What are the deadlines for signing up for insurance from the Health Insurance Marketplace?**

For coverage starting in 2015, the open enrollment period is November 15, 2014 through February 15, 2015. Individuals may also qualify for special enrollment periods outside of the above open enrollment periods if they experience certain life events that involve a change

in family status or loss of other health coverage. Information about coverage outside of an open enrollment period is at <https://www.healthcare.gov/coverage-outside-open-enrollment/>.

**12. Is there a Spanish language version of the Health Insurance Marketplace?**

The Spanish-language version of the Health Insurance Marketplace website is at <https://www.cuidadodesalud.gov/es/>.

**13. Are Health Insurance Marketplace resources available in other languages?**

In addition to English and Spanish, the Health Insurance Marketplace is offered in several other languages, including Chinese, French, French Creole, German, Gujarati, Hindi, Korean, Polish, Portuguese, Russian, Tagalog, and Vietnamese. For language resources other than English, refer to the Health Insurance Marketplace website at <https://www.healthcare.gov/language-resource/>.

**14. If I want to use a health insurance agent to help me sign-up for coverage, where can I find one?**

The National Association of Health Underwriters offers a health insurance agent locator searchable by ZIP code and radius at <https://www.nahu.org/consumer/findagent2.cfm>.

**15. Where can I get estimates of what my health insurance premiums and subsidies will be under the Affordable Care Act?**

The Kaiser Family Foundation offers an online calculator tool<sup>3</sup> that calculates estimated premiums and subsidies; the tool is available at <http://kff.org/interactive/subsidy-calculator/>. A Spanish language version of the online calculator tool is available at <http://kff.org/interactive/calculadora-de-subsidios/>.

**16. Where can I find out if I qualify for lower costs on health insurance coverage?**

You can learn if you qualify for lower costs on health insurance coverage using your estimated 2015 household income and household size at <https://www.healthcare.gov/lower-costs/qualifying-for-lower-costs/>.

**17. Where do navigators, agents, brokers, and other assisters get training information?**

Training information for assisters is available on the Health Insurance Marketplace website at <https://marketplace.cms.gov/technical-assistance-resources/training-materials/training.html>.

**18. What immigration statuses qualify for health insurance coverage through the Health Insurance Marketplace?**

Information on health insurance coverage for immigrants and which immigration statuses qualify for coverage are at available at <https://www.healthcare.gov/immigrants/coverage/>.

## ***AFFORDABLE CARE ACT & NUECES AID PROGRAM***

**19. I am on the Nueces Aid Program, am I covered under the Affordable Care Act?**

No, the Nueces Aid Program is not health insurance. However, if the Health Insurance Marketplace website determines you are either exempt from the requirement to purchase health insurance or qualify for a hardship exemption<sup>4</sup>, you might then qualify for the Nueces Aid Program if you meet the Program's other eligibility criteria. To see information about the kinds of insurance coverage that satisfies minimum essential coverage and what kinds do not qualify as coverage visit the Health Insurance Marketplace at <https://www.healthcare.gov/fees-exemptions/plans-that-count-as-coverage/>. Information about the exemptions from the fee for not having health coverage is at <https://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee/>. Information about hardship exemptions from the fee for not having health coverage is at <https://www.healthcare.gov/fees-exemptions/hardship-exemptions/>.

**20. How do I apply for an exemption?**

Information about how to apply for a Health Insurance Marketplace exemption is available at <https://www.healthcare.gov/fees-exemptions/apply-for-exemption/>. Paper instructions to help you fill out an exemption application are available in PDF format at <https://marketplace.cms.gov/applications-and-forms/exemption-application-instructions.pdf>.

**21. Can I have a Health Insurance Marketplace health insurance plan and still be on the Nueces Aid Program?**

If you have a health insurance plan from the Health Insurance Marketplace, you are not eligible for the Nueces Aid Program.

**22. Can I pick the Nueces Aid Program on the Health Insurance Marketplace?**

No, the Nueces Aid Program is an indigent health care program, not health insurance. You need to purchase an insurance plan through the Health Insurance Marketplace.

**23. If my income is more than 138% of the Federal Poverty Level (FPL), can I still be on the Nueces Aid Program?**

You may not be eligible for the Nueces Aid Program if your estimated income for the Health Insurance Marketplace is more than 138% of the FPL<sup>5</sup> and you qualify for a tax credit subsidy.

**24. If I qualify for an exemption, can I still be on the Nueces Aid Program?**

Yes, if you qualify for or have received either of the two exemptions described in the answer to Question #19 above and you additionally meet Nueces Aid Program eligibility criteria; you are eligible for the Nueces Aid Program. The Health Insurance Marketplace has two types of exemptions: shared responsibility and hardship<sup>6</sup>. Under certain circumstances, you do not have to make the individual responsibility payment and may qualify for an exemption. Also, if certain circumstances affect your ability to purchase health insurance, you may qualify for a “hardship” exemption. Information about the exemptions from the fee for not having health coverage is at <https://www.healthcare.gov/fees-exemptions/exemptions-from-the-fee/>. Information about hardship exemptions from the fee for not having health coverage is at <https://www.healthcare.gov/fees-exemptions/hardship-exemptions/>.

**25. If I am on the Nueces Aid Program, can the Hospital District purchase insurance for me from the Health Insurance Marketplace?**

The Hospital District is not an entity that can buy or pay for health insurance coverage under the Patient Protection and Affordable Care Act.

## ***NUECES AID PROGRAM***

### **26. How can I be considered for enrollment in the Nueces Aid Program?**

You must submit a completed the Nueces Aid Program application. You must also meet the Nueces Aid Program eligibility criteria relating to income, assets, and residency, and provide supporting documentation. Eligibility and application information is available on the Hospital District's website at <http://www.nchdcc.org/apply.cfm>. You can apply for the Nueces Aid Program at any of the three locations shown at the bottom of the webpage at <http://www.nchdcc.org/apply.cfm>.

### **27. If I don't qualify for the Nueces Aid Program, is outpatient health care available elsewhere?**

You can get low-cost health care at a local community health center; how much you pay depends on your income. Community health centers provide general primary care, prenatal care, baby shots, and referrals to specialized care, including mental health, substance abuse, and HIV/AIDS. The sole community health center located in Nueces County is the **Amistad Community Health Center**, 1533 S. Brownlee Boulevard, Corpus Christi, TX, **(361) 884-2242**, <http://www.amistadchc.com>. To locate other community health centers, go to [http://findahealthcenter.hrsa.gov/Search\\_HCC.aspx](http://findahealthcenter.hrsa.gov/Search_HCC.aspx).

You may also qualify for charity outpatient care at local hospitals; see the answer to Question #28 below to get additional information about local hospitals' charity care policies.

### **28. If I don't qualify for the Nueces Aid Program, are inpatient and outpatient care available somewhere?**

You may qualify for care under local hospitals' charity medical care policies, see below and click the link to see each hospital's charity care policy:

- **Christus Health/Christus Spohn Hospital Corpus Christi**, see charity care policy information at <http://www.christushealth.org/CharityCare>.
- **Corpus Christi Medical Center**, see charity care policy information at [http://ccmedicalcenter.com/patient-financial/index.dot?page\\_name=charity\\_policy](http://ccmedicalcenter.com/patient-financial/index.dot?page_name=charity_policy).
- **Driscoll Children's Hospital**, see charity care policy information at [http://www.driscollchildrens.org/patients\\_families/index.php?action=displaysection&sectionid=147](http://www.driscollchildrens.org/patients_families/index.php?action=displaysection&sectionid=147).

# # #

---

<sup>1</sup> See <http://kff.org/about-us/> to learn about the Henry J. Kaiser Family Foundation.

<sup>2</sup> Patient Protection and Affordable Care Act, Public Law 111-148; commonly called the Affordable Care Act or ACA.

<sup>3</sup> This calculator is based on the Affordable Care Act (ACA) as signed into law in 2010, and subsequent regulations issued by Health and Human Services (HHS) and the Internal Revenue Service (IRS). Premiums displayed in the calculator's results are based on actual exchange premiums in 2015 dollars. Premiums were obtained through a review of insurer rate filings to state regulators as well as data published by the U.S. Department of Health & Human Services. The silver premium is the second-lowest cost silver premium available in the rating area of the entered zip code and the bronze premium is the lowest-cost bronze plan in the rating area of the entered zip code. Not all plans are available in all parts of the rating area, so actual premiums may vary depending on plan availability. The premium is adjusted for family size and age of the user. Premiums in the calculator vary by age within the three to one limit specified in the law, using age factors from proposed regulations issued by HHS (or, state specific age factors where states have adopted them). The calculator does not display a tobacco surcharge. However, in most states, insurers can charge a tobacco surcharge of up to 50% of your total premium, and tax credits do not apply to the surcharge. Actual tobacco surcharges will vary by plan and some states do not permit insurers to vary premiums by tobacco status.

<sup>4</sup> For insurance coverage that satisfy minimum essential coverage and what kinds do not qualify as coverage, visit <https://www.healthcare.gov/fees-exemptions/plans-that-count-as-coverage/>.

<sup>5</sup> Using 2014 FPL, for two-person household, 138% FPL is \$21,707.

<sup>6</sup> See <https://www.healthcare.gov/fees-exemptions/fees-exemptions-overview/> for detailed explanations about exemptions.