

Eske mwen bezwen peye pinisyon si mwen pa gen asirans medikal nan 2014?

Pi fò sitwayen e imigran legal ap oblije achte asirans medikal komanse nan 2014. Anpil moun ap jwenn ed pou peye pou asirans medikal nan Mache Asirans Medikal. Si ou pa gen asirans medikal, ou ka oblije peye yon pinisyon taks.

Se bi pou tout moun jwenn asirans medikal, men gen kèk eksepsyon nan lalwa la. Nan sityasyon sayo, moun yo pa'p bezwen peye pinisyon taks.

Ou PA oblije achte asirans medikal si ou nan gwoup ki nan lis anba:

1. Ou pa gen lajan pou achte asirans medikal paske;

- Ou fè two piti lajan, e asirans t'ap koute ou plis ki 8% lajan ou fè;
- Lajan ou fè se tèlman ba e ou pa bezwen fè fòmile taks (mwens ki \$10,000 pou yon sèl moun oubyen \$20,000 pou moun marye); **OUBYEN**
- Ou se yon moun ki fè yon kantite lajan ki mwens ki 138% nivo mizè federal e ou pa ka jwenn MaineCare (si ou pa ka jwenn MaineCare poutèt reyzon estati imigrasyon ou, sityasyon sa-a pa ka aplike pou ou).

2. Ou se yon imigran ki pa gen papye (oubyen ou te resevwa Aksyon Atann pou Moun ki rive kou Timoun (DACA))

3. Ou travay nan peyi-a pou 3 mwa oubyen mwens;

4. Ou se manm na tribi endyen Ameriken ki gouvènman federal rekonèt;

5. Ou se manm nan yon relijyon rekonèt ki pa dako manm yo achte asirans medikal;

6. Ou se manm nan yon pwogram ki pataje pri swen sante;

7. Ou nan prizon;

8. Ou kalifye pou yon eksepsyon difikilte (sa baze sou yon sityasyon ki ou pa't atann ki fè ou pa ka achte asirans); **oubyen**

9. Ou gen asirans avek MaineCare, Medicare, anplwayè ou oubyen sèvis pwogram veteran.

Si yon nan sityasyon sayo eksplike sityasyon pa ou, ou pa'p oblije peye pinisyon. Ou ka aplike pou yon eksepsyon. Si w'ap fè aplikasyon sa-a nan Mache Asirans Medikal oubyen lè ou ranpli fòmile taks ou, ap depann de sityasyon ou.

Si mwen sipoze gen asirans medikal, men mwen pa genyen li?

W'ap bezwen peye yon pinisyon taks lè ou fè taks ou.

- **Nan 2014, pri pinisyon ap \$95 pou moun e \$47.50 pou yon timoun oubyen 1% lajan fanmi-a fè, kantite sa-a ki plis, se li w'ap peye.**
- Pinisyon ap ogmante nan 2015 e 2016.
- **Si ou fè twa mwa oubyen mwens san asirans, ou pa'p dwe yon pinisyon taks.**
- Si ou pa gen asirans pou 4 jiska 12 mwa, wa'p sèlman peye yon pòsyon pinisyon \$95 la. Kantite w'ap peye ap baze sou konbyen mwa ou pa't gen asirans. Depi ou fè plis mwa san asirans, w'ap peye yon pi gwo pòsyon pinisyon.

Kilè pou'm enskri nan asirans medikal?

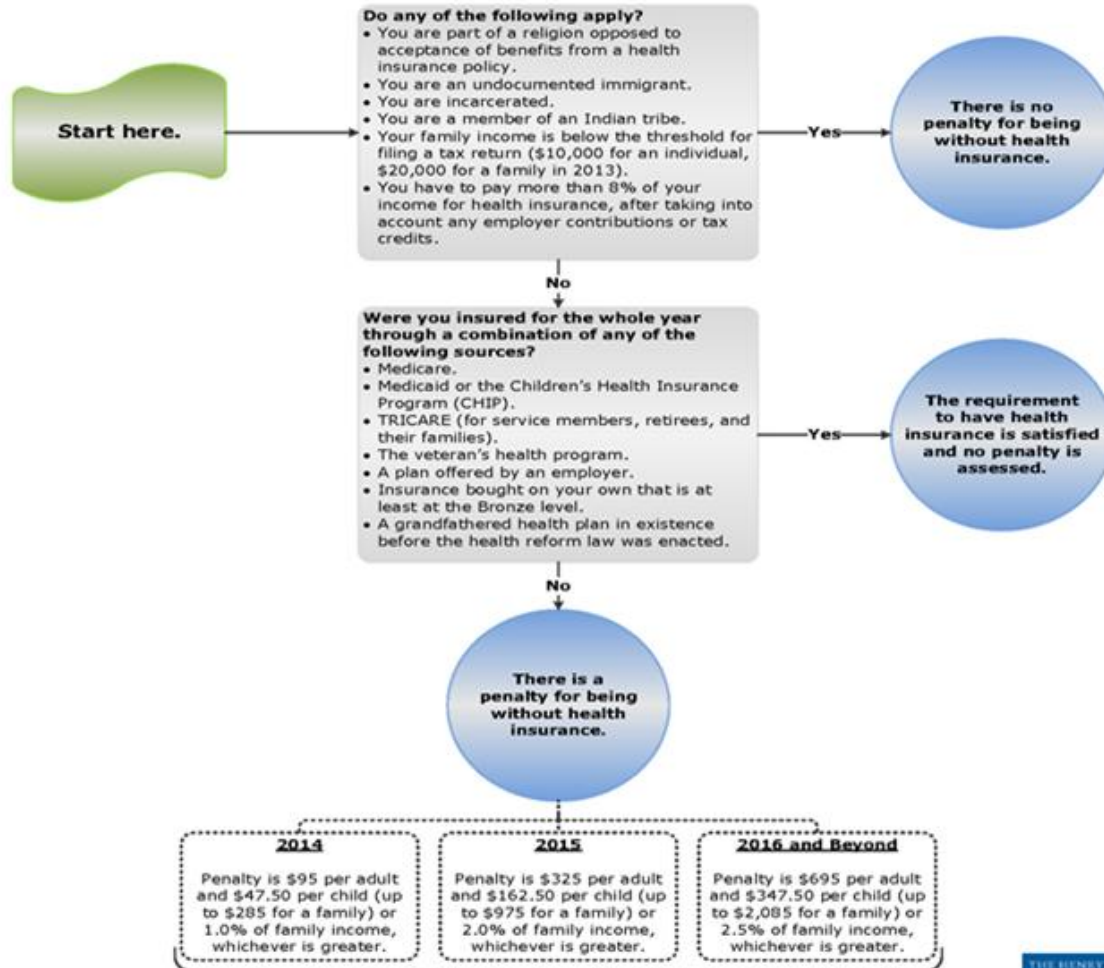
W'ap bezwen aplike pou asirans nan Mache Asirans Medikal pandan yon lè espesyal chak ane. Lè sa-a ap rele enskripsyon ouvri (open enrollment). Po ane sa-a 2013, enskripsyon ouvri ap komanse nan 1 òktòb 2013 rive jiska 31 mas 2014.

Ou ka aplike pou asirans, oubyen chanje asirans ou nenpòt kilè si :

Estati imigrasyon ou chanje vin legal.	Ou jwenn oubyen pedi elijibilite pou kredi taks oubyen sibvanyon.
Mache Asirans Medikal fè yon erè lè yo te enskri ou nan yon plan asirans.	Plan asirans ou fè yon vyolasyon materyel nan kontra asirans ou.
Ou pedi asirans ou ki te garanti minimum benefis esansyèl (li ka paske ou pedi job ou, ou vin divòse, oubyen yon chanjman nan estati fanmi.)	Ou jwenn (oubyen vin) yon depandan (pa egzansp ou fè yon timoun.)
Ou bezwen yon lòt plan asirans paske ou te deplase chanje lokasyon.	Lòt reyzon oubyen sityasyon ki pa't atann.

Si ou gen kesyon, rele Consumers for Affordable Health Care Helpline: 1-800-965-7476

The Requirement to Buy Coverage Under the Affordable Care Act Beginning in 2014



Income is defined as total income in excess of the filing threshold (\$10,000 for an individual and \$20,000 for a family in 2013). The penalty is pro-rated by the number of months without coverage, though there is no penalty for a single gap in coverage of less than 3 months in a year. The penalty cannot be greater than the national average premium for Bronze coverage in an Exchange. After 2016 penalty amounts are increased annually by the cost of living.



Key Facts:

- Premiums for health insurance bought through Exchanges would vary by age. The Congressional Budget Office estimates that the national average annual premium in an Exchange in 2016 would be \$4,500-5,000 for an individual and \$12,000-12,500 for a family for Bronze coverage (the lowest of the four tiers of coverage that will be available).
- In 2012 employees paid \$951 on average towards the cost of individual coverage in an employer plan and \$4,316 for a family of four.
- A Kaiser Family Foundation subsidy calculator illustrating premiums and tax credits for people in different circumstances is available at <http://healthreform.kff.org/subsidycalculator.aspx>.