

3/18/14

2014 Health Insurance Marketplace and Medicaid Eligibility

Income for a Family of Three

400% of FPL
\$79,160

250% of FPL
\$49,475

138% of FPL
\$26,900

100% of FPL
\$19,790

Marketplace Premium Credits

Both Premium Credits &
Cost-Sharing
Reductions

Not Eligible

Medicaid & Healthy MT Kids

266% FPL
\$52,641

200% FPL
\$39,580

162% FPL
\$32,059

52% FPL
\$10,290

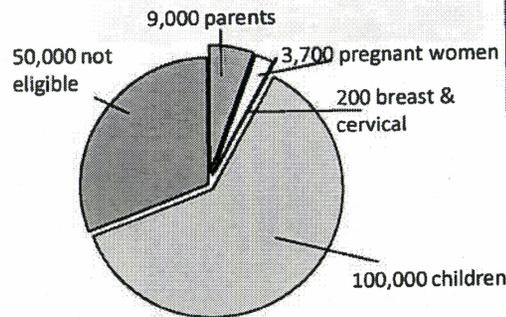
Other Adults

Parents

Pregnant
Women

Breast &
Cervical
Cancer

Children



Population Estimates

Updated March 12, 2014

CHILDREN & FAMILIES
June 25, 2014
Exhibit 15



Notes

- FPL = federal poverty level for 2014
- Income levels are rounded estimates, are based on the percentage of federal poverty level for a family of three, and include the MAGI standard's 5% income disregards
- Citizens and legal residents in families with incomes between 100% and 400% of poverty who purchase coverage through the Montana Health Insurance Marketplace (Marketplace) are eligible for a premium credit paid directly to the insurance company or co-op to reduce the cost of coverage.
- Someone who earns between 100-250 % FPL is eligible for both premium credits and a reduction in cost sharing (out of pocket costs not paid for by insurance) when they purchase a plan through the Marketplace. This is a discount that lowers the amount you have to pay in out-of-pocket for deductibles, coinsurance, and copayments. To qualify for out-of-pocket savings, an individual must choose a Silver plan. Those qualify for these savings will get the out-of-pocket savings benefits of a Gold or Platinum plan for a Silver plan price. A person can choose any category of plan, but will get the out-of-pocket savings only if they enroll in a Silver plan. More information <https://www.healthcare.gov/how-do-i-choose-marketplace-insurance/>
- In states like Montana without expanded Medicaid eligibility, adults without children who earn less than 100% of poverty (for example: some ranch hands, construction workers, or service industry employees) will not be eligible for premium credits or cost sharing. Parents who earn more than approximately \$10,000 for a family of three are also not eligible. There are more than 50,000 in Montana who earn less than the federal poverty level are not eligible for Medicaid, yet do not earn enough to qualify for financial assistance to purchase a plan on the health insurance marketplace.
- Medicaid eligibility for breast and cervical cancer patients did not change under the new federal Modified Adjusted Gross Income standard.
- Medicaid enrollment figures are posted online each month at <http://www.dphhs.mt.gov/statisticalinformation/Enrollments-Monthly.pdf>
- Aged, Blind, and Disabled Medicaid eligibility did not change under MAGI, varies based on assets and family size, and is not included in this chart. Montanans who are age 65 or older, blind, or disabled may qualify if they earn less than \$710 per month for an individual or \$1066 for a couple if they meet certain asset tests.