

No Health Insurance

Health Insurance for Ages 18-30

PRIVATE

Job-Based Group Plans

- Employee
- Family
- Dependent adult child
- Dependent disabled adult
- COBRA

College/University

- Student Health Plan

Marketplace (ACA)

- Individual
- Family

GOVERNMENT-FUNDED

State Public Insurance Medicaid

- Low income, with and without disability
- Waivers for special groups
- Aged out of foster care

Federal Public Insurance Medicare

- Low income, with disability

Indian Health Services

TRICARE

Local Safety Net Plans

NO INSURANCE

You Pay All the Bills

- Every medical visit
- All prescriptions
- Any hospitalizations

You Pay Penalty Tax

- Unless hardship exemption is approved

Low Cost Options



None!



Not having health insurance means you “pay as you go” AND you may pay a tax penalty. Many young adults who don’t have a chronic health issue and currently feel healthy believe getting sick won’t happen to them. WRONG. People get sick, are in accidents, get hurt.

Urgent medical care costs money. Being sick costs time away from school or work. And people often don’t seek help until their medical symptoms get worse – which can be life threatening.

FACTOID #7: As of 2015, 93% of Florida consumers who signed up for health insurance through the Marketplace qualified for an average tax credit of \$294 per month.⁴

Individual Mandate

What happens if you don't have health insurance, either private or government-funded? You may be responsible to pay the full price for every doctor's appointment, every prescription, and every medical treatment you receive. If you can afford health insurance but choose not to buy it, you must also pay a fee known as the individual shared responsibility payment. It is a penalty.

One of the key parts of the ACA is the **individual mandate**. This requires that every eligible American have health care insurance that has "minimum essential coverage." If you don't have coverage or get approved for an exemption, you will get charged a penalty tax (a fee). This is reported on your annual tax form. If you expect a refund, the penalty is deducted from your check. For 2015, the penalty is \$325 per adult plus \$162.50 per child (with a family maximum of \$975) or 2% of annual family income. And in 2016, the fee will be \$695 per adult plus \$347.50 per child (with a maximum of \$2,085) or 2.5% of family income.

There are several exceptions to the individual mandate. Individuals who may not be required to have health insurance include:

- People experiencing financial hardship
- People who have religious objections
- American Indians
- Undocumented immigrants
- Certain individuals with very low incomes

If you have questions about your particular situation, call the Marketplace at (800) 318-2596 to find out if you are required to maintain coverage. Remember, you may qualify for reduced monthly premiums and reduced out-of-pocket cost through the ACA Marketplace.

What are My Options without Health Insurance?

Regardless of your circumstances, DO NOT ignore your health issues! There are a few options for people with no health care coverage.

Community Health Centers and Clinics

Federally Qualified Health Centers (FQHC), also known as community health centers, provide medical care to people without

health insurance. Generally, you are required to pay what you can afford based on your income, sometimes called a “sliding scale fee.” Community health centers provide:

- Checkups when you’re well
- Treatment when you’re sick
- Complete care when you’re pregnant
- Immunizations and checkups for your children
- Dental care and prescription drugs for your family
- Mental health and substance abuse care

To find a Florida community health center near you, visit www.fachc.org/resources-find-health-center.php

In addition, many communities offer free clinics and mobile clinics. **We Care** programs (run by volunteer physicians) and county health departments can help with primary care and, in some cases, limited specialty care. For a comprehensive listing of free clinics and health centers in Florida, see http://freeclinicdirectory.org/florida_care.html

Florida Discount Prescription Cards

Discount cards can help lower the cost of prescriptions for Florida residents. **Florida Rx Card**, endorsed by the Florida Medical Association, provides medication savings of up to 75% at 56,000 pharmacies nationwide, including CVS and Walgreens. Visit www.floridarxcard.com to create a free card.

With both the Florida Rx Card and the **Florida Discount Drug Card**, there are no age limits, income, requirements, waiting periods, pre-existing condition restrictions, or membership fees. Request a Florida Discount Drug Card by visiting www.FloridaDiscountDrugCard.com or calling (866) 341-8894.

Patient Assistance Programs

Patient Assistance Programs (PAP) are run by pharmaceutical companies to provide free medications to people who can’t afford to buy their medicine. Search a comprehensive database of these programs by visiting www.rxassist.org.

Partnership for Prescription Assistance

Partnership for Prescription Assistance (PPA) helps qualifying people with prescription drug coverage access patient assistance programs where they may qualify for free or discounted drugs. You can find these programs as well as free and low-cost clinics by visiting www.pparx.org.

NeedyMeds

NeedyMeds is an online information resource of programs that provide assistance to people who are unable to afford their medications and health care costs, www.needymeds.org.