

## **It's Not Too Late to Get Covered - Special Enrollment Period Now Open**

By Rodger Baker, CEO, Fauquier Health

Up to six million Americans are expected to pay a tax penalty this year for not having health insurance coverage in 2014. To help families avoid future penalties, a special enrollment period for the Health Insurance Marketplace opened on March 15, 2015, and will close April 30, 2015.

This special enrollment period is an additional time outside of open enrollment during which you and your family have a right to sign up for health coverage. This will be your last chance this year to receive health coverage through the Health Insurance Marketplace and avoid a tax penalty for next year.

### **Why is health coverage important?**

Health coverage helps cover the cost of medical services, tests and treatments that assist you in getting and staying healthy. The required basic level of coverage includes preventive care, health screenings, well woman and prenatal care, immunizations for adults and children, treatment for pre-existing conditions, and the cost of some prescription medications.

### **What fees might I owe if I'm not covered?**

Surveys have shown that nearly half of uninsured adults are unaware of the penalty associated with not having health coverage. In 2014, the penalty for not having the required minimum level of health coverage was up to \$95 per uninsured person or 1% of a household's income. For 2015, this amount will more than double, with the penalty per uninsured person reaching \$325 or 2% of a household's income.

There are exemptions available to those who cannot afford coverage or who have experienced hardship. Consult Healthcare.gov or a Certified Application Counselor at Fauquier Health to see if you qualify for an exemption.

### **Who's eligible for the special enrollment session?**

The special enrollment period is designed for the following:

- Those who don't currently have health coverage for 2015;
- Those who paid a penalty as part of their 2014 federal income tax returns for not having health insurance in 2014; and
- Those who became aware of the individual mandate penalty after the regular 2015 enrollment window closed.

### **Fauquier Health Can Help**

Fauquier Health can help you learn more about the special enrollment period, what tax penalties you may face for not having health coverage and what health plans are available to you. We have Certified Application Counselors (CACs) onsite to support you in the application process.

Contact us today. **You can call us** toll-free at 1-888-982-9144. Our CACs are available for phone or in-person appointments.

Don't be caught off guard by not being covered. Learn the value of health insurance and get covered today.