



Health Care Reform for DC Residents —

What You Need to Know About Health Care Reform

IF YOU HAVE MEDICAID OR MEDICARE . . .

You do not have to do anything different to keep your insurance after October 1, 2013.

You can keep your current insurance.

- Medicare will cover more services without charge.
- Anything covered by Medicaid or Medicare now should still be covered.
- If you are in managed care, your coverage will remain the same after October 1, 2013.

IF YOU DO NOT HAVE MEDICAID OR MEDICARE . . .

You may qualify for Medicaid if your income each month is less than:

- Parents, caretakers, families, youth 19 & 20 and most adults ages 21-64: 200% of the Federal Poverty Level (FPL)
- Pregnant women and children under age 19: 300% of the FPL

Number of People in Your Household	200% of the Federal Poverty Level (FPL)	300% of the FPL
1	\$1,915	\$2,873
2	\$2,585	\$3,878
3	\$3,255	\$4,883
4	\$3,925	\$5,888

DC Health Link is the new marketplace that will allow people regardless of income to apply for health coverage.

- You can apply for Medicaid or private insurance in D.C. Health Link. If you are over

income for Medicaid, you still may be eligible for help paying for private health insurance through D.C. Health Link.

- You may be charged a penalty if you do not buy health insurance and you do not already have health insurance (for example, through Medicaid, Medicare, or your employer).
- If you get private health insurance through the DC Health Link, you will have to pay some costs for your health insurance, even if you get help from the government.

Your health insurance plan will have to cover certain services.

- Starting on January 1, 2014, private health insurance plans must cover benefits like mental health and maternity care. You cannot be denied because of a condition you had before you got insurance, like cancer or diabetes.

EVERYONE . . .

Your income will be determined based on your federal tax rules.

- If you and the other parent of your children do not live together, you should work out in advance which one will claim your children as dependents on your taxes. Your tax filing status will be used to determine your eligibility for health insurance coverage. You can still apply for Medicaid if you do not file taxes.

Call one of these places to find out about how to get help:

- **Bread for the City** at (202) 265-2400 in NW D.C. or (202) 561-8587 in SE D.C.
- **Legal Aid Society of D.C.** at (202) 628-1161
- **Legal Counsel for the Elderly** (for people ages 60 and older) at (202) 434-2120
- **The Whitman-Walker Clinic** (for people living with HIV and AIDS) at (202) 969-7627