

Quick Reference Guide

Federal Poverty Level

The Federal Poverty Level (FPL) is a measure of household income the government uses to determine eligibility for health insurance subsidies. This table shows the 2013 income level that corresponds with certain FPL levels and household sizes:¹

Family Size	Cost-Sharing Reductions & Tax Credits				Tax Credits Only			
	Household Income							
1	\$11,490	\$15,282	\$20,108	\$22,980	\$28,725	\$34,470	\$40,215	\$45,960
2	\$15,510	\$20,628	\$27,143	\$31,020	\$38,775	\$46,530	\$54,285	\$62,040
3	\$19,530	\$25,975	\$34,178	\$39,060	\$48,825	\$58,590	\$68,355	\$78,120
4	\$23,550	\$31,322	\$41,213	\$47,100	\$58,875	\$70,650	\$82,425	\$94,200
5	\$27,570	\$36,668	\$48,248	\$55,140	\$68,925	\$82,710	\$96,495	\$110,280
6	\$31,590	\$42,015	\$55,283	\$63,180	\$78,975	\$94,770	\$110,565	\$126,360
7	\$35,610	\$47,361	\$62,318	\$71,220	\$89,025	\$106,830	\$124,635	\$142,440
8	\$39,630	\$52,708	\$69,353	\$79,260	\$99,075	\$118,890	\$138,705	\$158,520
100%-250% FPL					250%-400% FPL			

¹Only applicable for coverage in 2014 and in the 48 contiguous states and the District of Columbia.

²American Indians and Alaska Natives who are members of federally recognized tribes are eligible for cost-sharing reductions at alternative dollar thresholds.

Tax credits

Tax credits are designed to help low- and middle-income households with their monthly health insurance costs. Unlike traditional tax credits, these are “Advanced Premium Tax Credits,” meaning they can be used to reduce premiums right away. Households with incomes between 100% and 400% FPL are eligible. Qualified consumers who wish to use their tax credits can enroll in any individual Metal Level plan available on the Health Insurance Marketplace.

Cost-sharing reductions

Cost-sharing reductions are designed for individual plans on the Marketplace. They help low-income households, American Indians and Alaska Natives of federally-recognized tribes with the costs of their Essential Health Benefits.

- Households with incomes between 100% and 250% FPL are eligible for cost-sharing reductions. These households need to enroll in a Silver Level plan to get this cost saving.
- American Indians and Alaska Natives with incomes:²
 - 300% FPL and below may enroll in plans at any Metal Level on the Marketplace with zero member cost-sharing for in-network providers
 - Above 300% FPL may enroll in plans at any Metal Level on the Marketplace with zero member cost-sharing at IHS providers or through referral from IHS providers

Essential Health Benefits

Essential Health Benefits are required for all plans in the individual and small group markets beginning in 2014. Some level of cost sharing must be included in all of the following ten categories:

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse disorder services
- Prescription drugs
- Rehabilitative and habilitative services and devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Minimum essential coverage

Minimum essential coverage requires most Americans to maintain health insurance coverage or pay a penalty. Ways to meet the minimum essential coverage include:

- Medicare
- Medicaid
- Individual market health insurance
- Student health insurance
- Small-group health insurance
- Qualified Health Plans offered by an Exchange
- Eligible employer sponsored plans
- Grandfathered health plans
- Veterans' health programs
- TRICARE
- CHIP
- Peace Corps health insurance
- Other HHS-approved health coverage

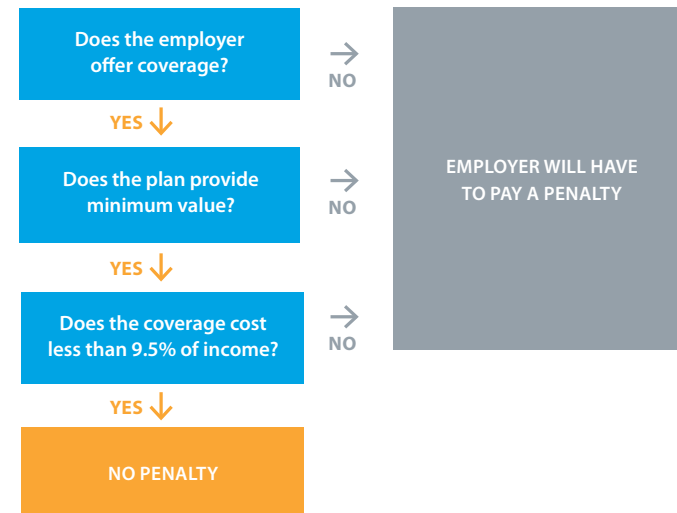
Guaranteed availability

Guaranteed availability means that all individual and small group plans must offer health insurance to all eligible applicants regardless of health status, but enrollment is restricted to certain enrollment periods:

- **Open Enrollment Period:**
 - For 2014 plans: October 1, 2013–March 31, 2014
 - For 2015 and later plans: October 15–December 7
- **Special Enrollment Periods:** Insurers must allow customers to change products or add/remove dependents due to more than a dozen special events, including birth, marriage or relocation.

The Employer Mandate

The Employer Mandate requires certain employers with 50 or more full-time employees to offer health insurance to their full-time employees. This coverage must be affordable and provide minimum value, defined as 60% or more of costs, or the employer will face a penalty. The chart below explains how the rule will work in 2015.



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