

# TOP QUESTIONS PEOPLE HAVE ABOUT HEALTH INSURANCE



The following information provides answers to common questions about health insurance, including details about the Arizona Health Care Cost Containment System (AHCCCS) and the federal Health Insurance Marketplace. It explains eligibility criteria, enrollment periods, and financial assistance options available to help lower premiums and out-of-pocket costs.

## WHAT IS AHCCCS?

**AHCCCS** is the Medicaid agency for Arizona, offering health insurance to eligible residents. To receive services, individuals must meet specific income and other eligibility criteria. To qualify for AHCCCS, you must be a U.S. citizen, permanent resident, or a qualified immigrant such as a refugee. Additionally, you must reside in Arizona, not be currently incarcerated, and meet certain income guidelines. Most AHCCCS members have no copayments and no monthly premiums. If copayments are required, they are typically very minimal.

- Official AHCCCS website: <https://azahcccs.gov/>
- AHCCCS income eligibility charts: <https://wwwazahcccs.gov/Members/Downloads/EligibilityRequirements.pdf>
- AHCCCS copayment information: <https://azahcccs.gov/Members/AlreadyCovered/PremiumsandCopayments/copayments.html>
- AHCCCS premium information: [https://az.db101.org/az/programs/health\\_coverage/medicaid-magi/program2b.htm#:~:text=Most%20people%20who%20get%20AHCCCS,medical%20services%20that%20AHCCCS%20covers.](https://az.db101.org/az/programs/health_coverage/medicaid-magi/program2b.htm#:~:text=Most%20people%20who%20get%20AHCCCS,medical%20services%20that%20AHCCCS%20covers.)

## WHAT IS THE HEALTH INSURANCE MARKETPLACE?

The Federal **Health Insurance Marketplace** is a website where you can compare and purchase health insurance plans under the Affordable Care Act (Obamacare). It serves as a one-stop shop for finding the best coverage for yourself and your family. To qualify, you must be a U.S. citizen or lawfully present, reside in the U.S., not be incarcerated, and be uninsured. There are no income or age limits. Monthly premiums vary by family size and income. Dental and vision coverage can be bought separately.

- About the Marketplace: <https://www.nolo.com/legal-encyclopedia/health-insurance-marketplace-overview.html#:~:text=The%20federal%20Health%20Insurance%20Marketplace,them%2C%20and%20purchase%20health%20insurance.>
- Official Marketplace website: <https://www.healthcare.gov/>

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## WHAT IS THE DIFFERENCE BETWEEN THE OPEN ENROLLMENT PERIOD AND THE SPECIAL ENROLLMENT PERIOD?

Open Enrollment ran from November 1, 2023, to January 16, 2024. Since January 17, 2024, the Marketplace has been in a Special Enrollment period until October 31, 2024. During Open Enrollment, anyone meeting the eligibility criteria can enroll. Afterward, only those with qualifying events can enroll within 60 days of the event. Unlike the Marketplace, AHCCCS enrollment is open year-round.

- Open Enrollment dates and deadlines:  
<https://www.healthcare.gov/quick-guide/dates-and-deadlines/>
- About the Special Enrollment period:  
<https://www.healthcare.gov/glossary/special-enrollment-period/>
- Qualifying events for Special Enrollment:  
<https://www.healthcare.gov/coverage-outside-open-enrollment/special-enrollment-period/>

## IS THERE FINANCIAL ASSISTANCE TO HELP ME LOWER MY PREMIUMS AND OUT-OF-POCKET COSTS?

Premium tax credits are refundable and can reduce your monthly insurance payments when you enroll in the marketplace. The amount of tax credits depends on your household income. If you use more tax credits than you qualify for, you'll need to repay the difference when filing your federal income tax. If you use fewer credits, the difference will be refunded to you. Additionally, cost-sharing reductions can lower your deductibles, copayments, and coinsurance. To qualify for these savings, you must enroll in the Silver category.

- Premium Tax Credits:  
<https://www.healthcare.gov/glossary/premium-tax-credit/>
- Cost Sharing Reductions: <https://www.healthcare.gov/lower-costs/save-on-out-of-pocketcosts/#:~:text=savings%20known%20as%20%E2%80%9C-,cost%2Dsharing%20reductions,to%20get%20the%20extra%20savings.>

## IS IT WORTH GETTING HEALTH INSURANCE COVERAGE IF I PLAN TO GET A NEW JOB SOON?

Yes, it is! It is a common myth to not get health insurance when you are planning to find a job soon, however, the Marketplace can serve as a bridge to be insured as the insurance plans can be canceled at any point.

## WHAT ARE THE DIFFERENCES BETWEEN THE POVERTY GUIDELINES AND THE POVERTY THRESHOLDS?

**Poverty thresholds** are used for calculating official poverty statistics, while **poverty guidelines** are simplified versions used to determine eligibility for federal programs. The thresholds are updated by the Census Bureau, whereas the guidelines are issued by the Department of Health and Human Services.

Frequently Asked Questions Related to the Poverty Guidelines and Poverty: <https://aspe.hhs.gov/topics/poverty-economic-mobility/poverty-guidelines/frequently-asked-questions-related-poverty-guidelines-poverty#What>

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