**Informational Packet to Distribute at O&E Appointments**

Giving clients information to take home can help them make informed choices about which health insurance plan to choose. It also allows them to share the information and discuss the plans with family members. Thanks to Carlos Herndon from Bullhook Community Health Center in Havre, Montana for the idea. Check out [Resources to Share with Health Center Clients](http://champsonline.org/ToolsProducts/CrossDiscResources/HealthcareReform/OutreachandEnrollment#clients) on the CHAMPS Outreach and Enrollment webpage for more information that can be included in the packet.

1. **Income Guidelines**

**Savings depends on income and family size**

The amount you save depends on your family size and how much money your family earns. In general, if your income falls within the following ranges you'll qualify to save money on your premiums in 2014. The lower your income within these ranges, the more you'll save. (The amounts below are based on 2013 numbers and are likely to be slightly higher in 2014.)

* $11,490 to $45,960 for individuals
* $15,510 to $62,040 for a family of 2
* $19,530 to $78,120 for a family of 3
* $23,550 to $94,200 for a family of 4
* $27,570 to $110,280 for a family of 5
* $31,590 to $126,360 for a family of 6
* $35,610 to $142,440 for a family of 7
* $39,630 to $158,520 for a family of 8

**CO & ND:** If your income falls below the amounts shown, you may qualify for coverage under your state’s [Medicaid](https://www.healthcare.gov/do-i-qualify-for-medicaid/) program.

**MT, SD, UT, WY:** Your state is not currently expanding Medicaid. If your income falls below the amounts shown and you don't qualify for Medicaid under your state's rules--you can’t get lower costs on Marketplace coverage based on your income. You'd have to pay the entire cost of a Marketplace insurance plan.

1. **Cut the Cost of Health Insurance- Information about the APTC**

**CO:** <http://connectforhealthco.com/wp-content/uploads/2013/09/TaxCreditBrochure_INHOUSE.pdf>

**Other States:** <http://www.irs.gov/uac/The-Premium-Tax-Credit>

1. **Things to Think about when Choosing a Plan**

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/things-to-think-about-when-choosing-a-plan.pdf>

1. **Three Silver Level Sample Plans**

To determine which health plans are offered in your state and county, visit <https://data.healthcare.gov/dataset/QHP-Individual-Medical-Landscape/ba45-xusy>

Then, go to the insurer’s website- to actually see plan details and rates, you may need to get a quote by entering a zipcode, sex, DOB, and other made-up family information. Print three different sample plans. You may want to print different plans for individuals and families and for people of different ages and smoking status.