

# AARP HEALTH LAW ANSWERS

*HealthLawAnswers.org*



## *No Health Insurance? Here's What To Do*

It is important to know what the health care law (the Affordable Care Act) means for you and your family. There are more coverage choices and more protections available to you—and you might even be able to get help with some of your costs.

[Find Local Help in Your State](#)

### **Did you know?**

The health care law creates more ways to find and help pay for coverage. As you consider your options, be sure to read [Choosing a Health Care Plan](#) for more information.

### **How to Shop For Health Insurance**

The health care law works to make sure more people can get access to health coverage and may lower insurance costs for you.

You can use the Health Insurance Marketplace to:

- Shop online and get help by phone or in person to find the plan that works for you and your family.
- Compare health plans. Health plans will now offer four different tiers, known as metal levels. The tiers allow you to more easily

compare plans and costs “apples to apples.”

- Find out what kind of financial help you may be able to get to buy health coverage.

Read our [questions and answers about Buying Health Insurance](#).

## **How to Find Out About Financial Help**

The [Health Insurance Marketplace](#) can help you find out about financial help to pay for your coverage. The amount of financial help is based on your family size and income.

- You may be able to get a tax credit, tax credit to help with the cost of your monthly payment (premium).
- You may also be able to get a subsidy to help pay for costs like deductibles and copayments.

Read our [questions and answers About Lowering Health Insurance Costs](#).

## **Health Insurance Requirements**

As of 2014, most people must have health coverage. Most coverage available meets the requirement to have health insurance, including Medicaid, Medicare, TRICARE or veteran’s coverage; a plan through an employer; or coverage offered through the Health Insurance Marketplace. People who don’t get health insurance may have to pay a penalty. Check with the [Health Insurance Marketplace](#) (link is external) or call (800) 318-2596 to learn more.

If you are new to the United States and living here legally (sometimes called lawfully present immigrants), you can purchase coverage through the Health Insurance Marketplace.

Undocumented immigrants are not allowed to purchase coverage through a health insurance marketplace, even if they pay the full cost of coverage.

Read our [questions and answers about Health Insurance Requirements](#).

## Get More Information

Remember: If you are not able to get health coverage through your work, you can buy health insurance through the Health Insurance Marketplace.

- Visit the [Health Insurance Marketplace](#) or call (800) 318-2596 to learn what new options are available to you and whether you can get help in paying for your coverage. Use this [Health Insurance Marketplace Calculator](#) to get an estimate of the financial help you may qualify for and an estimate of your monthly payment (premium) for coverage you buy through the marketplace.