



## 2017 Affordable Health Insurance Options for Uninsured Rhode Islanders

The type of health insurance available to you and your family depends on your income. Adults with income below 138% of the Federal Poverty Level (FPL) may be eligible for Rite Care/Medicaid. The Rite Care/Medicaid income limits for children, parents and pregnant women are higher.

Individuals and families with income above the Rite Care/Medicaid limits can buy coverage through Health Source RI (HSRI). Tax credits are available to help pay for coverage if income is below 400% FPL and if income is less than 250% FPL you can also get help paying for out-of-pocket costs (cost-sharing reduction).

Parents with children enrolled in Rite Care who have family income below 175% FPL can receive state premium assistance to help pay the cost of a HSRI plan. Finally, youth who were in foster care in Rhode Island and had Rite Care when they turned 18 are eligible for Rite Care coverage until they turn 26. There is no income limit for these young adults.

The chart on the back shows the applicable income limits for each family size. You don't need to figure out which coverage you qualify for. You submit an application through HealthSource RI and the system will figure it out. There is more information on the back about applying for coverage and enrolling in a plan.

## 2017 Federal Poverty Level (FPL) Guidelines Chart<sup>1</sup>

Monthly Income							
Family Size	138% FPL	141% FPL	175% FPL	250% FPL	258% FPL	266% FPL	400% FPL
1	\$1,387	\$1,417	\$1,759	\$2,475	\$2,593	\$2,673	\$3,960
2	\$1,868	\$1,908	\$2,368	\$3,338	\$3,492	\$3,600	\$5,340
3	\$2,348	\$2,399	\$2,978	\$4,200	\$4,390	\$4,526	\$6,720
4	\$2,829	\$2,891	\$3,588	\$5,063	\$5,289	\$5,453	\$8,100
5	\$3,310	\$3,382	\$4,197	\$5,925	\$6,188	\$6,380	\$9,480
6	\$3,790	\$3,873	\$4,807	\$6,788	\$7,086	\$7,306	\$10,860
Annual Income							
Family Size	138% FPL	141% FPL	175% FPL	250% FPL	258% FPL	266% FPL	400% FPL
1	\$16,643	\$17,005	\$21,105	\$29,700	\$31,115	\$32,080	\$48,240
2	\$22,411	\$22,898	\$28,420	\$40,050	\$41,899	\$43,198	\$64,960
3	\$28,180	\$28,792	\$35,735	\$50,400	\$52,684	\$54,317	\$81,680
4	\$33,948	\$34,686	\$43,050	\$60,750	\$63,468	\$65,436	\$98,400
5	\$39,716	\$40,580	\$50,365	\$71,100	\$74,252	\$76,555	\$115,120
6	\$45,960	\$46,474	\$57,680	\$81,450	\$85,037	\$87,674	\$131,840

### HOW TO ENROLL

- Apply on-line at [www.HealthSourceRI.com](http://www.HealthSourceRI.com).
- Call **1-855-840-4774** to enroll over the phone.
- Enroll in-person with a community-based Navigator. (Call 2-1-1 to find a navigator in your community).

### WHEN TO ENROLL

- Individuals and families who are eligible for Medicaid/RIte Care coverage can enroll at any time.
- The Open Enrollment period for HealthSource RI plans closed on January 31, 2017, and will reopen in November, 2017 for coverage starting Jan. 2018. Until open enrollment, people who are uninsured because of life changes such as losing health insurance at a job, giving birth or adopting a child, marriage/divorce, a death in the family, or moving to Rhode Island can enroll in a HealthSource RI plan. It's important to apply for coverage soon after the life-changing event.

<sup>1</sup> The income limits for 250% and 400% FPL are based on the 2016 federal poverty levels. These Income limits pertain to eligibility for tax credits and cost-sharing reductions to help pay for commercial coverage purchased thorough HSRI. The 2017 federal poverty levels for HSRI coverage are not applied until open-enrollment to purchase coverage for 2018.