

# Will you keep your healthcare subsidy next year?

When you enrolled in the Affordable Care Act (ACA), you were asked if you permit the IRS to check your tax records for subsidy determination.

## Did you let them?

Yes, why?

No. Should I have?

I have no idea. It was a while ago.



Well, you might want to know that if you do nothing, the government will automatically re-enroll you and provide the same subsidy amount you received this year.

Depends. Could you use more money?

Of course.

Signs point to yes.



Check your mail. You should have received a letter indicating which option you selected.

Oh cool. Are we done here?

Hang on, there's more to it: Your premium may increase, but your subsidy won't. That means you'll pay more.



Then pay attention: If you do nothing, your plan will automatically re-enroll and you will lose your subsidy.

Oops. I think I threw that out.

Letter? Those are from the '80s, right?

How much more could it be?

Up to 50% more<sup>1</sup>

That's not cool. What should I do?

Wait. What?!

Crazy right? It's like this:

The IRS needs to verify you didn't win the lottery or something last year, and you still need the subsidy. But since you didn't give them permission to check, they can't vouch for you.



Adios, subsidy.



So, what do I do?!

Don't panic, we can help!

A licensed insurance agent with HealthMarkets can help you through the process step by step.

Do you want to re-enroll in your current plan?

Yes.

Not sure, what else is out there?



Great. Just locate the plan ID code on the notices from your insurance company. A health insurance agent can help you re-enroll in your current plan quickly and easily. They can also help ensure that you receive the maximum subsidy you are eligible for.

There are 77 new insurance companies this year so it's a good idea to check for new plans. A health insurance agent can help you review all your options to find the best plan for you and help ensure you get the maximum subsidy you are eligible for.



When is the deadline?

The deadline is December 15th. Contact a HealthMarkets agent today.

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<sup>1</sup> Given a 2014 health policy with a gross premium of \$500/month and a \$400 subsidy. If in 2015 this policy increases to \$550/month, this would cause a 50% increase in monthly payments. Increase may vary based on circumstances.