



Your AmeriCorps VISTA Healthcare Benefits

AmeriCorps VISTA offers healthcare benefits to VISTA members based on whether they have health insurance and whether they're required to by the Affordable Care Act (ACA).

If you have health insurance...

VISTA members who maintain health insurance during their service term may opt into the **AmeriCorps VISTA Healthcare Allowance**. This allowance covers up to **\$6,600** (in 2015) of out-of-pocket costs associated with healthcare, such as:

- your annual deductible or coinsurance
- copayments for office visits
- prescriptions
- other charges for qualified medical expenses

The Allowance cannot be used for insurance premiums, or for charges for anyone but you.

See "How to Enroll" below.

If you don't have health insurance...

Research your options at www.healthcare.gov. As an AmeriCorps VISTA you can buy insurance through the Health Insurance Marketplace within 60 days of your service start date. Contact the Marketplace Call Center at 1-800-318-2596 to buy insurance during this period.

If you ignore the legal requirement to have health insurance, you will be responsible for your own healthcare costs. You may be subject to removal from the VISTA program and may face a penalty under the ACA.

If you are not required to have health insurance...

VISTA members who are legally exempt from maintaining health insurance coverage during their term of service are eligible to enroll in the **AmeriCorps VISTA Health Benefit Plan**. The plan serves as a healthcare safety net, covering routine doctor visits, emergency care, and most prescription drugs. However, unlike insurance, the plan does not cover dental or vision care, or pre-existing conditions. Dependents are also not covered. To find out if you are exempt, visit www.healthcare.gov/exemptions.

For VISTA Health Benefit Plan details, visit <https://americorpsvista.imglobal.com>.

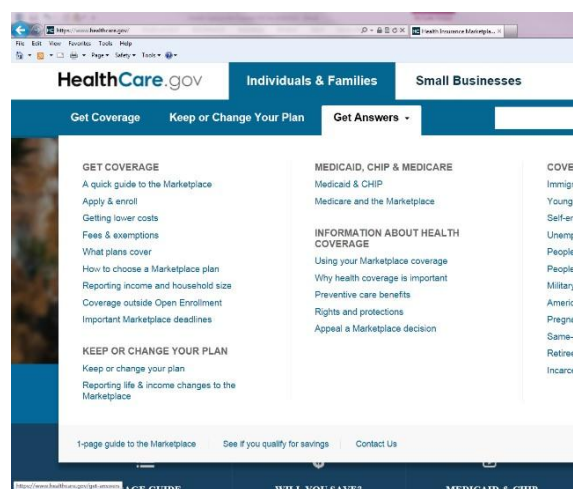
See "How to Enroll" below.

How to Enroll in a VISTA Healthcare Benefit

Once you have started your VISTA term, you'll need to complete a **Member Enrollment Form** to enroll in the benefit that applies to you. The form can be completed online by first creating a "My IMGVISTA" account at <https://americorpsvista.imglobal.com> and then completing the enrollment form online.

The Affordable Care Act Basics

- Requires all people who can afford it to purchase health insurance or pay a fee
- Reduces the cost of monthly premiums for low-income individuals by offering premium tax credits
- Caps out-of-pocket expenses for qualified healthcare costs at \$6,600 for individuals in 2015
- Protects those with pre-existing conditions
- Resulted in changes to state-based laws



RESOURCES*

Official Health Insurance Marketplace resources

- <https://marketplace.cms.gov/technical-assistance-resources/technical-assistance-resources.html>
- Glossary
- An application checklist
- Brochures, fact sheets, and articles
- Paper applications
- Eligibility appeal forms

Estimate the monthly cost of your health insurance premium

Kaiser Family Foundation – Calculator

<https://www.healthcare.gov/blog/calculating-your-costs-and-savings-in-the-health-insurance-marketplace/>

Pros: shows expected actuarial value of plan and several other details
Cons: no mention of tax credits nor tax subsidies

Get Covered America – Calculator

<http://www.getcoveredamerica.org/calculator/>

Pros: shows cost with and without subsidies
Cons: very few additional details

Websites

Enroll America and Get Covered America - <http://www.enrollamerica.org/resources/>

FamiliesUSA - <http://www.familiesusa.org/health-reform-central/>

Doctors For America - <http://www.dr sforamerica.org/learn/health-reform>

Kaiser Family Foundation - <http://kff.org/>

Robert Wood Johnson Foundation - <http://www.rwjf.org/en/research-publications.html>

National Immigration Law Center - <http://www.nilc.org/health.html>



Find local in-person assistance by going to <http://LocalHelp.HealthCare.Gov>

- Navigators
- Certified Application Counselors (CACs)
- In-Person Assistants (IPAs)

*This list is not comprehensive and does not indicate an endorsement by AmeriCorps VISTA or the Corporation for National and Community Service.