

# Health Insurance in Missouri: What Missourians Need to Know



There are good health insurance options available through the Missouri Health Insurance Marketplace, at [www.healthcare.gov](http://www.healthcare.gov).

Insurance companies can't turn you down, charge you more, or cancel your coverage for having a "pre-existing" health condition, and they have to cover your pre-existing conditions.



Many people can now get discounts—called *premium tax credits*—to help pay for health insurance. Check this chart to see if your family might qualify.

Health Insurance Discounts: Who Qualifies						
FAMILY SIZE	Single Person	Family of 2	Family of 3	Family of 4	Family of 5	Family of 6
ANNUAL INCOME	\$11,670-46,680	\$15,730-62,920	\$19,790-79,160	\$23,850-95,400	\$27,910-111,640	\$31,970-127,880



There are people who can help you shop for and enroll in health insurance. They are located across the state. This help is free. You can go to [www.covermissouri.org](http://www.covermissouri.org) and click "Find Help" or call 1-800-318-2596 to find help near you.

The law requires most people to have health insurance or pay a penalty when they file their income taxes. However, many people are exempt: for example, if you can't get affordable insurance. Remember, health insurance protects your family's health and financial security—so get covered if you can!



Enrollment is open now. Enroll before February 15, 2015 for insurance in 2015.

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Unfortunately, some people don't qualify for help in the Marketplace due to the Coverage Gap. These Missourians, most of whom are working, make too much money for Medicaid but too little for Marketplace discounts. Missouri can fix this gap by accepting federal funds available to our state. With this money, Missouri we can help hardworking Missouri families get health insurance through Medicaid. Missouri Health Care for All believes our state should do this. You can learn more at and join our efforts at [www.mohealthcareforall.org](http://www.mohealthcareforall.org).

## These Missourians Got Covered

**Alexis**



\$45/month

**Nathaniel  
& Rebecca**



\$42/month  
total

**Diana**



\$74/month

**Missouri Health Care for All**

*Working for quality, affordable health insurance for all Missourians*

[www.mohealthcareforall.org](http://www.mohealthcareforall.org) | 877-383-8884