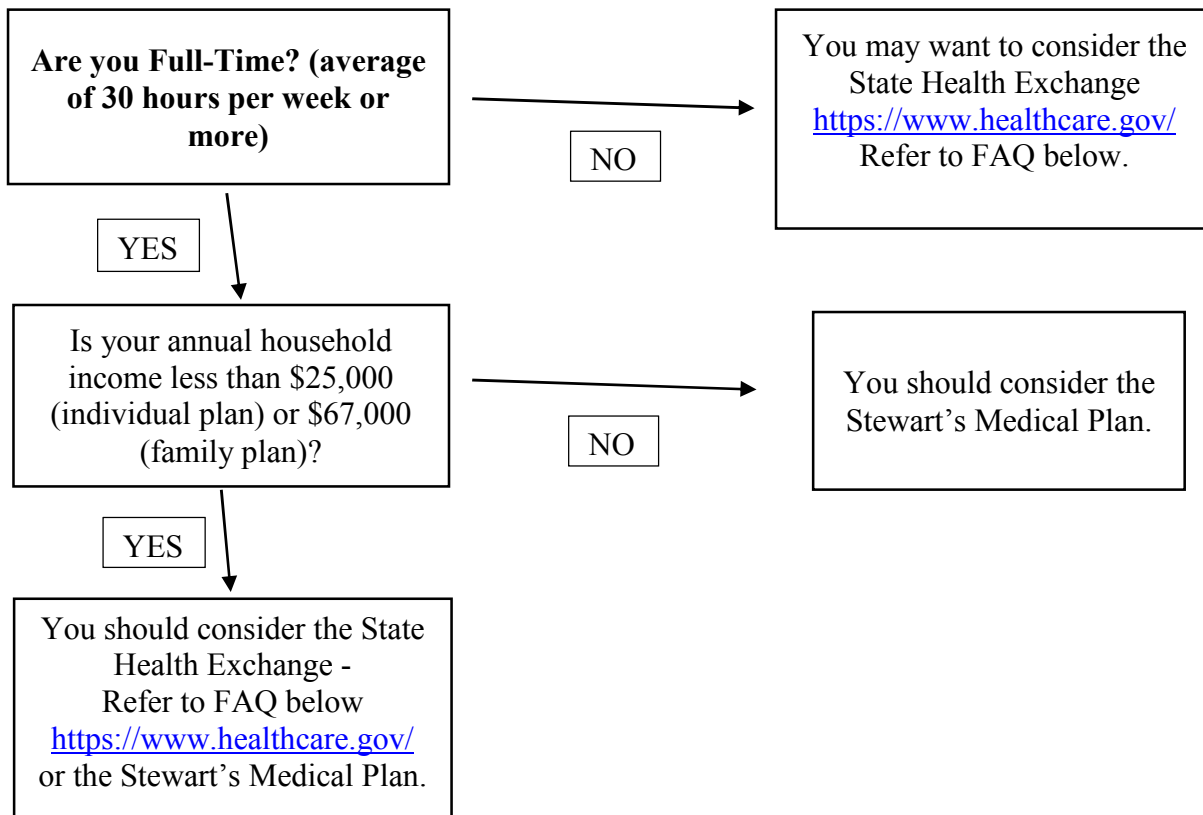


The Affordable Care Act requires all Americans to have health insurance or pay a tax penalty to the government. The chart below may help you decide what coverage options available and best for you.



State Health Exchange FAQ

What is the Health Exchange?

It is health insurance offered through NY State or Vermont for yourself and/or your family through local insurance companies such as MVP, BlueShield, CDPHP, etc.

Who's eligible for the exchange?

All individuals and families.

How much does it cost?

Cost will be determined by the plan you choose, number of dependents, and household income.

What are the plans offered under the Health Exchange?

Bronze – Minimum coverage, higher copays and deductibles, lower premiums

Silver – Better coverage, copay plan; highest enrollment, average premiums

Gold – Similar to Silver but with lower copays; more expensive premiums

Platinum – Cadillac Plan, very expensive; low enrollment

Catastrophic – Only offered to ages 30 and under with little coverage

When and where can I apply for the Health Exchange?

Applications are being accepted from November 1, 2015 through January 31, 2016.

To apply online visit the New York Health Exchange website at www.nystateofhealth.ny.gov

Or call NYS at 1-855-355-5777

Vermont Health Insurance Exchange website is www.healthconnect.vermont.gov

Or call the State of Vermont at 1-855-899-9600

How much is the IRS tax penalty?

The 2016 penalty is a **minimum 2.5% of your taxable household income – or \$695 per person 18 and over, whichever is more**, if you don't have health insurance for 9 out of 12 months.