



2020 Affordable Health Insurance Options for Uninsured Rhode Islanders

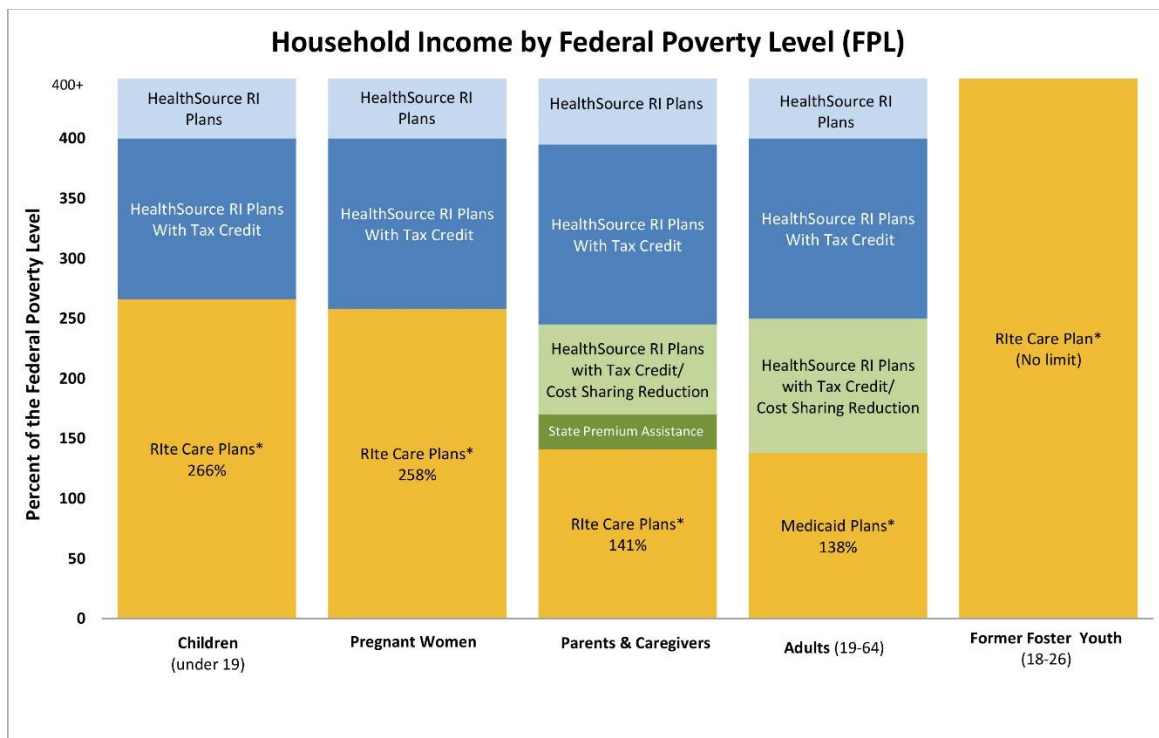
The type of health insurance available to you and your family depends on your income. Adults with income below 138% of the Federal Poverty Level (FPL) may be eligible for Rite Care/Medicaid. The Rite Care/Medicaid income limits for children, parents and pregnant women are higher.

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.

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.

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.



*Lawfully present immigrant adults who are not eligible for Rite Care/Medicaid coverage, can purchase coverage through HealthSource RI. Most lawfully present immigrant children are eligible for Rite Care. For more information about immigrants and health coverage visit <http://www.economicprogressri.org/index.php/immigrant-issues/>.

2020 Affordable Health Insurance Income Guidelines

Monthly Income							
Family Size	138% FPL	141% FPL	175% FPL	250% FPL	258% FPL	266% FPL	400% FPL
1	\$1,467	\$1,499	\$1,861	\$2,658	\$2,743	\$2,828	\$4,163
2	\$1,983	\$2,026	\$2,514	\$3,592	\$3,707	\$3,822	\$5,637
3	\$2,498	\$2,552	\$3,168	\$4,525	\$4,670	\$4,815	\$7,110
4	\$3,013	\$3,079	\$3,821	\$5,458	\$5,633	\$5,808	\$8,583
5	\$3,528	\$3,605	\$4,474	\$6,392	\$6,596	\$6,801	\$10,057
6	\$4,043	\$4,131	\$5,128	\$7,325	\$7,559	\$7,794	\$11,530
Annual Income							
Family Size	138% FPL	141% FPL	175% FPL	250% FPL	258% FPL	266% FPL	400% FPL
1	\$17,609	\$17,992	\$22,330	\$31,900	\$32,921	\$33,942	\$49,960
2	\$23,791	\$24,308	\$30,170	\$43,100	\$44,479	\$45,858	\$67,640
3	\$29,974	\$30,625	\$38,010	\$54,300	\$56,038	\$57,775	\$85,320
4	\$36,156	\$36,942	\$45,850	\$65,500	\$67,596	\$69,692	\$103,000
5	\$42,338	\$43,259	\$53,690	\$76,700	\$79,154	\$81,609	\$120,680
6	\$48,521	\$49,576	\$61,530	\$87,900	\$90,713	\$93,526	\$138,360

HOW TO ENROLL

- Apply through HealthSource RI Contact Center: Monday – Friday, 8:00 – 6:00.
 - Apply over the phone: 1-855-840-4774
- Apply on-line: www.HealthSourceRI.com

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 is closed for calendar year 2020. However, people who need insurance may be eligible for a Special Enrollment Period (SEP) for reasons that include: losing health insurance at a job or losing Medicaid coverage, giving birth or adopting a child, marriage/divorce, a death in the family, or moving to Rhode Island. You have 60 days from the event that caused you to need insurance to apply. Contact HealthSource RI to enroll.
- SPECIAL SEP:
 - **HEALTH INSURANCE MANDATE SEP**: Rhode Islanders must have health insurance coverage for 2020 or may pay a penalty (unless exempt) when they file taxes in 2021. If you didn't know about the mandate and penalty, you can purchase coverage through HSRI within 60 days of learning about the mandate or when your taxes are due (whichever is earlier).