



2015 Affordable Health Insurance Options for Uninsured Rhode Islanders

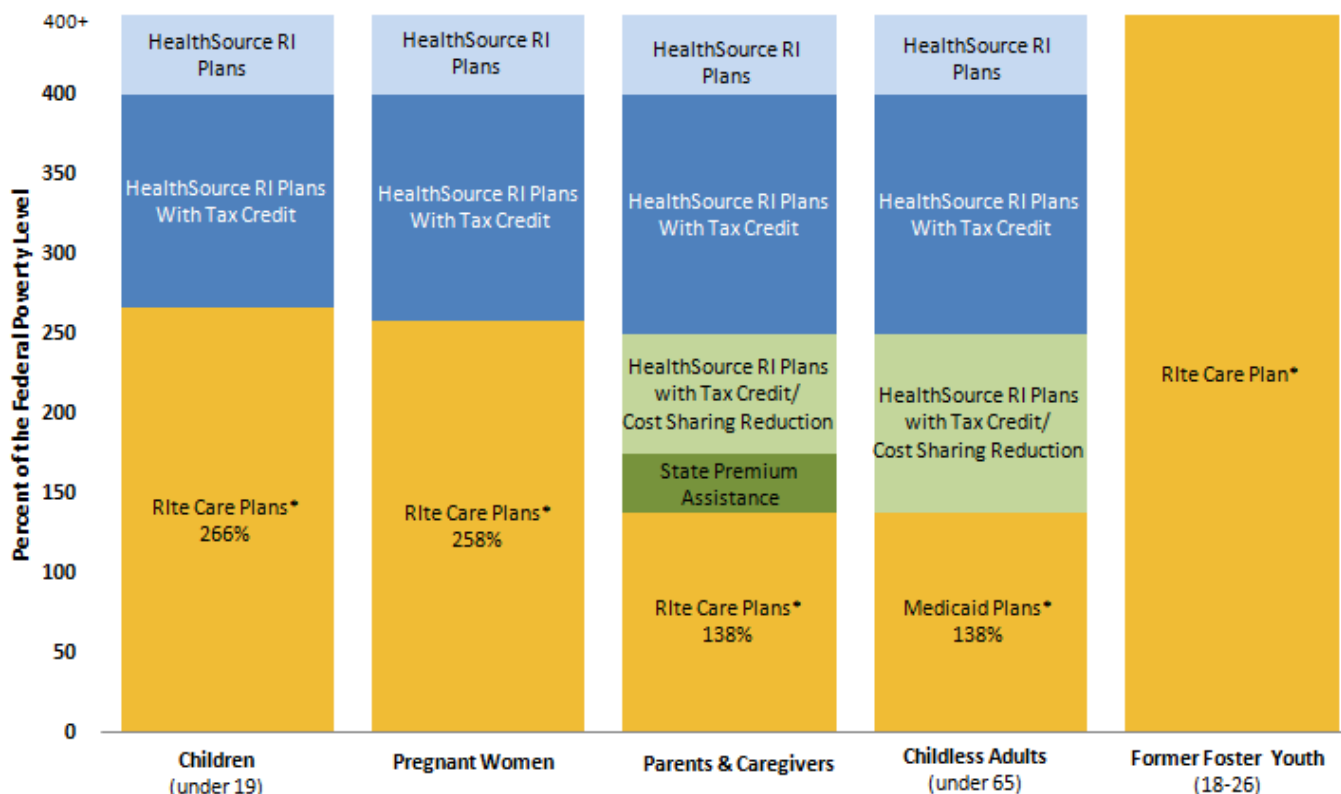
The type of health insurance available to you and your family depends on your income. Adults with income below 138% of the Federal Poverty Level (FPL) may be eligible for Rite Care/Medicaid. The Rite Care/Medicaid income limits for children and pregnant women are higher.

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 and if income is less than 250% FPL you can also get help paying for out-of-pocket costs (cost-sharing reduction).

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. Finally, 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.

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.

Household Income by Federal Poverty Level (FPL)



*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.

2015 Federal Poverty Level (FPL) Guidelines Chart

Monthly Income						
Family Size	138% FPL	175% FPL	250% FPL	258% FPL	266% FPL	400% FPL
1	\$1,354	\$1,716	\$2,452	\$2,531	\$2,609	\$3,923
2	\$1,832	\$2,323	\$3,319	\$3,425	\$3,531	\$5,310
3	\$2,310	\$2,930	\$4,185	\$4,319	\$4,453	\$6,697
4	\$2,789	\$3,536	\$5,052	\$5,214	\$5,375	\$8,083
5	\$3,267	\$4,143	\$5,919	\$6,108	\$6,298	\$9,470
6	\$3,746	\$4,750	\$6,785	\$7,003	\$7,220	\$10,857
Annual Income						
Family Size	138% FPL	175% FPL	250% FPL	258% FPL	266% FPL	400% FPL
1	\$16,243	\$20,598	\$29,425	\$30,367	\$31,308	\$47,080
2	\$21,983	\$27,878	\$39,825	\$41,099	\$42,374	\$63,720
3	\$27,724	\$35,158	\$50,225	\$51,832	\$53,439	\$80,360
4	\$33,465	\$42,438	\$60,625	\$62,565	\$64,505	\$97,000
5	\$39,206	\$49,718	\$71,025	\$73,298	\$75,571	\$113,640
6	\$44,947	\$56,998	\$81,425	\$84,031	\$86,636	\$130,280

HOW TO ENROLL

- Apply on-line at www.HealthSourceRI.com.
- Call **1-855-840-4774** to enroll over the phone.
- Enroll in-person with a community-based Navigator (Call 2-1-1 to find a navigator in your community) or at the HealthSource RI Contact Center at 70 Royal Little Drive, Providence.

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 closed March 31, 2015 and reopens in November 2015. However, people who experience life changes such as losing health insurance at a job, giving birth or adopting a child, marriage/divorce, a death in the family, or moving to Rhode Island can enroll in a HealthSource RI plan through a Special Enrollment period between April – October.