

Healthcare Marketplace

Open enrollment runs from November 1, 2016 thru January 31, 2017.

Local Help

Pecan Valley Centers now offers assistance to the residents of our six-county coverage area, to answer questions or to help with the Affordable Care Act. Our Certified Healthcare Navigators are ready to provide healthcare marketplace assistance by phone or in person by appt.

Pam Hurst

phurst@pecanvalley.org

(817) 579-4478

Perla Martin

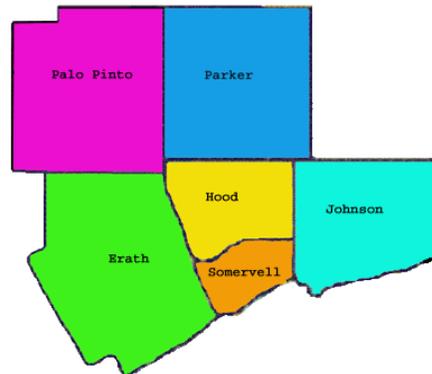
pmartin@pecanvalley.org

(817) 579-4472

Laverne West

lwest@pecanvalley.org

(817) 579-4479



The Marketplace

The Health Insurance Marketplace is designed to make buying health coverage easier and more affordable. The Marketplace will allow individuals and small businesses to compare health plans, get answers to questions, and find out if they are eligible for tax credits for private insurance.

The Marketplace Can Help You:

- Look for and compare private health plans.
- Answer questions about your health coverage options.
- Apply for, and enroll in a health plan that meets your needs.

Americans gained access to affordable health insurance options in 2014.

The Marketplace allows individuals and small businesses to compare health plans. Middle and low-income families will get premium tax credits that cover a significant portion of the cost of coverage. These reforms mean that many people who were previously uninsured can gain coverage, thanks to the **Affordable Care Act**.

Promoting Individual Responsibility

Under the law, most individuals will be required to obtain basic health insurance coverage or pay a fee to help offset the cost for uninsured Americans. If affordable coverage is not available to an individual, s/he will be eligible for an exemption. Effective January 1, 2014.

New Consumer Protections

The law now prohibits insurance companies from refusing new coverage to individuals with pre-existing conditions. Also, the law eliminates the ability of insurance companies to charge higher rates due to gender or health status. Effective January 1, 2014. [Learn more about pre-existing medical condition rules.](#)

Making Care More Affordable

To make it easier for the middle class to afford insurance, tax credits will be available for people with income between 100% and 400% of the federal poverty line who are not eligible for other affordable coverage. The tax credit can be advanced to help lower your insurance premium each month, or can be given in a lump sum at tax time. Individuals that qualify for a tax credit may also qualify for reduced cost-sharing (lower co-pays, co-insurance, and deductibles). Effective January 1, 2014.