Creative Solutions That Benefit **Everyone**

www.cbishealthinsuranceexchange.com

FRAUD WARNING:
When shopping for health insurance on the Marketplace be sure to ask for their Federal Facility or Start Partnership Marketplace Unique ID. All licensed professional are required by law to complete training including a federal background check in order to assist individuals with their health care options on the Marketplace.

CBIS Health Insurance Exchange | Individuals & Families

Health Insurance Marketplace
There are 3 key dates you'll want to mark on your calendar:

- **October 1, 2013:** Marketplace open enrollment starts
- **January 1, 2014:** Health coverage can start
- **March 31, 2014:** Open enrollment ends

Effective January 1, 2014, all U.S. Citizens will be required to have Health Insurance either provided through their employer or purchased on their own through the Health Insurance Exchange.

All employees who are interested in determining if they qualify for assistance must enroll through the website www.healthcare.gov.

Those that do not secure coverage will be subject to a penalty posed by the IRS.

2014 – Penalty is $95 per adult and $47.40 per child (up to $285 for a family) or 1.0% of family income, whichever is greater

2015 – Penalty is $325 per adult and $162.50 per child (up to $975 for a family) or 2.0% of family income, whichever is greater

2016 and Beyond – Penalty is $695 per adult and $347.50 per child (up to $2,085 for a family) or 2.5% of a family income, whichever is greater

The Health Insurance Marketplace is sometimes known as the health insurance "exchange."

If you are uninsured or will be losing employer sponsored coverage before January 1, 2014.

DO NOT DELAY.

CBIS can help assist you in finding the right coverage and right budget that fits your household needs.

In the past individuals and families could enroll anytime during the year for individual coverage. Starting in 2014 there will only be one Open Enrollment period per year. If you do not enroll during this period you will be subject to a penalty by the IRS.

CBIS has the tools, technology and the access to all the major carriers participating in the Health Insurance Exchange. Let CBIS take the worry out of reviewing the fine print of each available plan design.

With one application, you can see all your options and enroll. When you enroll through CBIS into the Health Insurance Marketplace we'll help to determine if you can get lower costs on your monthly premium for private insurance plans as well as learn if you qualify for lower out-of-pocket cost.

In addition through CBIS we can tell you if you qualify for free to low-coverage available through Medicaid or the Children's Health Insurance Program (CHIP).

Through CBIS you can apply for Marketplace coverage **three ways: online, by mail, or in-person**.

Open Enrollment starts October 1, 2013. Plans and prices will be available then! Give us a call to set up your free consultation today.

45170 Cass Avenue • Utica, Michigan 48317 • Phone: (586) 992-0404 • www.cbis-lc.com

Information contained in this brochure is not intended to render tax or legal advice. Individuals should consult with qualified legal and/or tax counsel for guidance with respect to matters of law, tax and related regulations. Creative Benefits & Insurance Solutions provides comprehensive benefits advice and administrative services with respect to all forms of individual & employee benefits, risk management, property & casualty, workers' compensation, staffing insurance and human resources services. For additional information about our services, please contact us at (586) 992-0404 or email us at cbis@cbis-lc.com.

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Marketplace Application Checklist

When you apply for coverage in the Health Insurance Marketplace and request the assistance of CBIS, you'll need to provide some information on you and your household, including income, any insurance you currently have, and some additional items.

Use the checklist below to help you gather what you need to apply for coverage. Open enrollment starts October 1, 2013 for coverage starting as early as January 1, 2014. Open enrollment ends March 31, 2014.

ADDITIONAL ITEMS:

- **Social Security Numbers** (or document numbers for legal immigrants)
- **Employer and income information** for every member of your household who needs coverage (for example, from pay stubs or W-2 forms – Wage and Tax Statements)
- **A completed Employer Coverage Tool** for every job-based plan you or someone in your household is eligible for (You'll need to fill out this form even for coverage you're eligible for but don't enroll in)

A copy of the Employer Coverage Tool can be provided by CBIS by calling (586) 992-0404 or by sending an email to cbis@cbis-lc.com.

Stay up-to-day about the Marketplace. Visit www.cbishealthinsuranceexchange.com to learn more about how CBIS can assist you and/or your family through the Health Insurance Marketplace.

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