# Buncombe County CARES

We are here to connect you to services that support your health, safety and self-sufficiency.

Whether it's making sure you have health coverage to keep you and your family healthy or food to put on your table. Buncombe County Health & Human Services is here to help.

Even if you have never received services before, or if you think you may not meet the eligibility requirements, we encourage you to seek support.

For other Buncombe County Health and Human services call **828-250-5500**.





### Here to Help

Authorized agents are available to walk you through your health care reform options

### **3 Locations in Asheville:**

#### Downtown:

### **Buncombe County Health & Human Services**

40 Cox Avenue (near the check-in area)
Asheville, NC 28801
Hours: M - F 9am-5pm
Phone: (828) 250-5011
buncombecounty.org/hhs

#### South Asheville:

### The Asheville Blue Cross and Blue Shield of NC Store

1854 Hendersonville Road, Suite C
Asheville, NC 28803
M-F 9am-6:30pm
Phone: (828) 348-BLUE or (828) 348-2583
BlueStoreAshevilleNC.com

### **Memorial Mission Campus**

509 Biltmore Avenue
Asheville, NC 28801

2nd floor near patient registration area
M-F 9am-5pm
Phone: (828) 681-8223
Toll Free: (855) 395-5552

For additional options you may also call or contact: **Coventry One** 

2815 Coliseum Centre Drive, Ste. 550 Charlotte, NC 28217 (800) 470-4523

## **Uninsured?**

The Affordable Care Act (ACA) provides Special Enrollment Periods to obtain health coverage if a Qualifying Life Event has happened to you in the last 60 days:

- Did you lose health coverage, Medicaid, CHIP, COBRA?
- Did your Employer drop group coverage or make it unaffordable?
- Have you experienced marriage, childbirth / adoption, divorce, or death of a spouse?
- Loss of your job or less income may make you eligible for subsidy (see chart on inside)
- A new job or more income may make you eligible for subsidy (see chart on inside)
- Are you a new resident of North Carolina?
- Have you gained status as a citizen or lawfully present individual in the U.S.?
- Are you covered by the Indian Health Care Improvement Act?







### Facts about Health Reform

**Do you have insurance?** Individuals must have health coverage or pay a penalty equal to 1% of your income or \$95 whichever is greater.

**Do you qualify for a premium subsidy?** The Marketplace is an online marketplace where qualified individuals may receive federal premium subsidies to pay for quality health insurance.

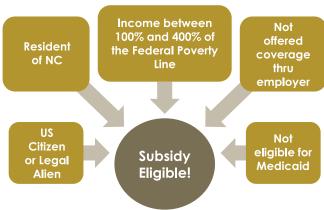
What is your cost after subsidy? Subsidies can reduce premiums to as low as \$19/mo. for those that qualify.

Do you qualify for a benefit upgrade? In addition to federal premium subsidies, qualified individuals can receive benefit upgrades (lower deductibles and copays) at no additional cost.

**Do you need medical coverage now?** No medical questions to enroll and all pre-existing medical conditions are covered immediately.

Did you know almost 70% of NC Residents will qualify for premium subsidies? To find out if you qualify, please visit Buncombe County Health & Human Services at 40 Coxe Avenue, near the check-in area to visit with an authorized agent or call 828-250-5011.

## Are you eligible for Federal Premium Subsidies?



Even if you are offered coverage through your employer, you may still qualify for a subsidy if the portion you pay is more than 9.5% of your annual income.



## The cost of the ACA "Benchmark" Health Plan" after subsidy is...

### \$19 per month

for a single individual earning \$11,490/yr

### \$40 per month

for a single individual earning \$15,856/yr (\$7.62/hr)

### \$121 per month

for a single individual earning \$22,980/yr (\$11.04/hr)

### \$193 per month

for a single individual earning \$28,725/yr (\$13.81/hr)

### \$247 per month

for a family of 4 with household earnings \$47,100 (\$22.64/hr)

\*This is an estimate of an individual's cost after subsidy.

Actual costs can only be obtained from HealthCare.gov.

## Visit with an Authorized Agent Downtown:

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Interpreters services are available at no cost Servicios de intérprete están disponibles sin costo alguno Услуги переводчика предоставляются бесплатно