

Other Health Insurance Options for People with Disabilities **Medicaid Share of Cost or medically needy from Department of Children and Families(DCF)**

In Florida, the Medicaid Share of Cost program is a type of health insurance for the medically needy. These are people who make too much money to qualify for regular Medicaid, but not enough money to pay for their healthcare needs. They meet all of the standard Medicaid eligibility requirements except the income requirement.

The day your healthcare expenses for the month exceed your share of cost, your Medicaid coverage begins. From that day until the end of the month, you have full Medicaid coverage. You don't actually have to *pay* the healthcare expenses used to reach your share of cost. You just have to *owe* that much. When Medicaid coverage begins, not only does Medicaid pay for your healthcare expenses for the rest of that month, it also pays for the expenses used to meet your share of cost that month. If you choose to pay those expenses yourself, they'll still count toward meeting your share of cost, but you won't be reimbursed by Medicaid for what you've paid. To apply or for more information visit www.myflorida.com/accessflorida.

Affordable Care Act (ObamaCare) through? the Market Place

The Affordable Care Act (ACA) was signed into law on March 23, 2010. Beginning Jan. 1, 2014, the law requires all Americans to obtain health care coverage through an employer, an individual health plan or programs such as Medicare, Medicaid, or Children's Health Insurance Program (Florida KidCare) unless they meet an exemption. Individuals who do not meet an exemption and fail to obtain coverage may be subject to a tax assessment.

On Oct. 1, 2013, the federal government opened the Marketplace where individuals can compare and shop for health care coverage. Each year an open enrollment period will take place for individuals who are seeking Marketplace coverage. Medicaid and Florida KidCare enrollment takes place year-round. If a person applies at the Marketplace and is found potentially eligible for Medicaid or Florida KidCare, their application will be sent to the appropriate agency for processing. The ACA also provides cost sharing and tax credits to assist low-income qualified individuals in purchasing health insurance through the Marketplace.

- Individuals seeking more information about services offered through the Marketplace may contact the Federal Call Center at 1-800-318-2596, Deaf and Hard of Hearing TTY 1-855-889-4325, or go to healthcare.gov.

Community Health Centers like CHI (Community Health of South Florida Inc.)

CHI is a nonprofit health care organization providing affordable quality primary and behavioral health care services to the residents of rapidly-growing South Florida. CHI operates 11 state-of-the-art primary care centers and 31 school-based programs. All centers offer quality comprehensive primary and behavioral health care services. Our physicians are board certified or board eligible. Additionally, CHI is accredited by the Joint Commission and is accredited as a Level 3 Patient-Centered Medical Home by the National Committee for Quality Assurance (NCQA). CHI offers a "one-stop-shop" model where the organization and delivery of quality services are seamless, affordable, accessible and culturally sensitive. For more information visit their website: <http://www.chisouthfl.org/about-us/>.

If you are an SSI or SSDI beneficiary and need an individualized analysis of your situation please contact the Community Work Incentives Coordinator or benefits planner in your area. Please check the SSA Website for more details: <http://choosework.net>.