



# The Affordable Care Act and You

## A Guide on Enrollment

Every year, there is an opportunity for lawfully present individuals to buy health insurance through the Affordable Care Act's health insurance marketplaces. Some farmworkers and their families may qualify for help to lower the cost of health insurance. More information about financial assistance can be found in [Farmworker Justice's Guide for Lawfully Present Farmworkers and their Families](#).

### How do I apply for health insurance?

There are four ways you can apply for health insurance:

- Using your computer
- By phone
- By mail or
- With the help of an in-person assister

**Important:** Enrolling in health insurance and receiving financial assistance will not affect your ability to adjust your immigration status in the future.

**Attention:**  
The health insurance application enrollment process can take up to an hour.

### What do I need to apply for health insurance?

To apply for health insurance, you need to provide some information about yourself and your family, such as the names and birthdates of people in your household, your income for 2017, and your immigration or citizenship status.

**Note:** You will only be asked to provide immigration documents for individuals who are applying for health insurance coverage.

Before you apply, make sure you have with you:

- ✓ Social Security Number, I-94 number, or immigrant A#
- ✓ W-2 tax form or pay stub
- ✓ Employer information including employer name and phone number

You may also want to bring with you information about your doctors and any medical needs to ensure that you are enrolled in the best plan for you and your family.

### When can I enroll?

This year, you may enroll in health insurance through the health insurance marketplace from Nov. 1, 2016 to Jan. 31, 2017.

**Note:** You can enroll in Medicaid at any time of the year. Employer-provided health insurance may be offered at a different time. More information about employer-provided health insurance can be found in [Farmworker Justice's Guide on Employer-Provided Health Insurance](#).



## What if I need to enroll but the enrollment period has passed?

You may be able to apply for health insurance after the enrollment period has passed, if you experienced one or more of the following within the last 60 days:

- ✓ Became lawfully present in the United States
  - For example, H-2A workers or others who moved to the U.S. from a foreign country
- ✓ Moved to another state or region of your state
  - To qualify, you must have had health insurance in the last 60 days prior to your move
- ✓ Got married or had a child
- ✓ Lost your health insurance coverage
  - If you lose your health insurance coverage due to nonpayment of your premium, you would not qualify.

There are other situations that may allow you to apply for health insurance after Jan. 31, 2017. An assister can help you determine your eligibility.

You may need to provide specific documentation to show that you are eligible to enroll after the open enrollment period has passed.

## What happens if I don't enroll?

If you do not enroll in health insurance, you may have to pay a penalty when you file your federal income taxes, OR you may qualify for an exemption and avoid the penalty. You can learn more about the penalty and exemptions in [Farmworker Justice's Guide on the Health Insurance Requirement](#).



Free, in-person assistance is available to answer your questions and help you enroll in health insurance. Call **800-318-2596** to speak to someone or to get connected to local help in your area. Help is available at any time in Spanish and other languages.

### You can also seek help at:

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