

Insurance options

AFFORDABLE HEALTH CARE

Affordable Care Act (ACA) plans in West Virginia

West Virginia has a partnership exchange: residents enroll in health plans through the national exchange, HealthCare.gov, and the state oversees the plans that are sold.

Open enrollment for 2021 coverage in West Virginia ended on Dec. 15, 2020. If you have a qualifying event or are Native American, you can buy ACA-compliant coverage today, but probably will have to wait until at least the start of next month before the coverage is in force. If you don't have a qualifying event, you can't buy ACA-compliant coverage until open enrollment.

Short-term plans in West Virginia can have initial terms of up to 364 days, and can be renewable for a total duration of up to 36 months.

West Virginia implemented the ACA's Medicaid expansion in 2014. As of May 2020, it has benefited nearly 160,000 people who were enrolled under the expanded eligibility requirements.

If you meet the Medicaid or CHIP eligibility requirements of the state where you live, you may be able to enroll in Medicaid or CHIP and have coverage in place immediately.

In addition, CHIP (Children's Health Insurance Program) enrollment is also available year-round, and eligibility extends to higher income levels than Medicaid.

The good news is that if your application is successful, your Medicaid coverage will be effective either on the date of the application or the first day of the month that you apply.

Even better news for some applicants: Most states still have a three-month retroactive coverage period for people who would have otherwise been eligible in the months prior to their application. So if you've been eligible for Medicaid but have neglected to enroll for whatever reason, your state might provide you with retroactive coverage when you do enroll. This could be very beneficial if you received medical care in the days or

weeks before you submitted your application.

Your eligibility for ACA subsidies also depends on your income and percentage of the federal poverty level (FPL). Please visit healthcare.gov to explore your options.

Medicaid expansion in West Virginia

In general, Medicaid is a health insurance option for people with no or very low income or who have a disability. Medicaid is run joint-

ly by state and federal government; Medicaid is primarily funded by the federal government. Each state determines specific eligibility rules and operates the program within the overall guidance and requirements established by the federal government. Income limitations for eligibility vary by state and for adults, children, pregnant women, and people with disabilities. Some people qualify for both Medicaid and Medicare.



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