

# ARKANSAS'S

## PRIVATE OPTION

PLEASE SHARE this information with persons who may be eligible for Arkansas's Private Option health insurance coverage. The Private Option is a new kind of affordable, private coverage for many Arkansans.

### WHY DO WE NEED THE PRIVATE OPTION?

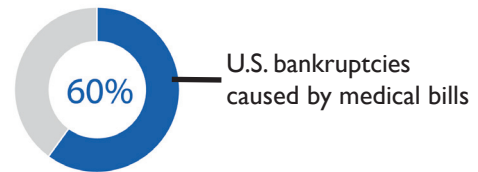
One in four Arkansas adults does not have health insurance

Affordable health coverage would help Arkansans get the preventive care, screenings, and treatments they need.



Medical bills cause 60 percent of bankruptcies in the U.S.

The Private Option means families will have economic security.



### PRIVATE OPTION COVERAGE IS AVAILABLE

You can enroll year-round.

- Low-income adults can qualify.
- If you currently qualify for Medicaid or ARKids First but aren't enrolled, you can enroll.
- If you don't sign up, you might have to pay a penalty.

There are no monthly premiums for Private Option coverage.

- You may pay copays at the doctor or pharmacy.
- You can keep the same insurance plan even if you get a raise or lose your job.

### DO I QUALIFY? HOW DO I APPLY?

Private Option eligibility limit

Family Size	1	2	3	4	each add'l person
Yearly Income	\$16,105	\$21,707	\$27,310	\$32,913	\$5,603

If you **earn less** than this, you may qualify for Arkansas's "Private Option" coverage. Medicaid will pay your monthly premium for a health insurance plan.\*

\*Higher-income adults and their children may only be able to enroll in the Marketplace during Open Enrollment, Nov. 15-Feb. 15, 2015. Discounted plans are available in the Marketplace for individuals earning up to \$46,680 or families of four earning \$95,000.

Enroll and learn more



- Apply at [access.arkansas.gov](http://access.arkansas.gov)
- Choose a plan at [insureark.org](http://insureark.org)
- Find more information at [www.arhealthconnector.org](http://www.arhealthconnector.org) or call 1-855-283-3483.
- Hospitals, clinics, and your local DHS office can help you sign up.



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