

# Does the Affordable Care Act apply to me?

**START  
HERE**

- You are not a U.S. citizen or resident alien legally present in the United States
- You have been without insurance for less than 3 months
- You are incarcerated
- You are an enrolled member of a federally recognized American Indian or Alaskan Native Tribe
- Your household income is below the minimum threshold for filing a tax return
- Your resident state did not expand Medicaid and your household income is less than 100% of the federal poverty level
- Your religion is recognized as being opposed to accepting benefits from a health insurance policy
- The cost of minimal essential coverage is greater than 8% of the household income

**YES**

**There is no penalty  
for being without  
health insurance**

**NO**

Do you have coverage under any of the following government-sponsored programs:

- Medicare
- Medicaid or Children's Health Insurance Program (CHIP)
- TriCare
- Veterans' health care
- Health coverage plan available to Peace Corps volunteers

Or do you have other coverage such as:

- Employer plan that pays for at least 60% of covered costs
- A health plan purchased in the individual market or the exchanges/marketplace
- Any other health benefits coverage – such as a state health benefits risk pool that the Secretary of Health and Human Services recognizes

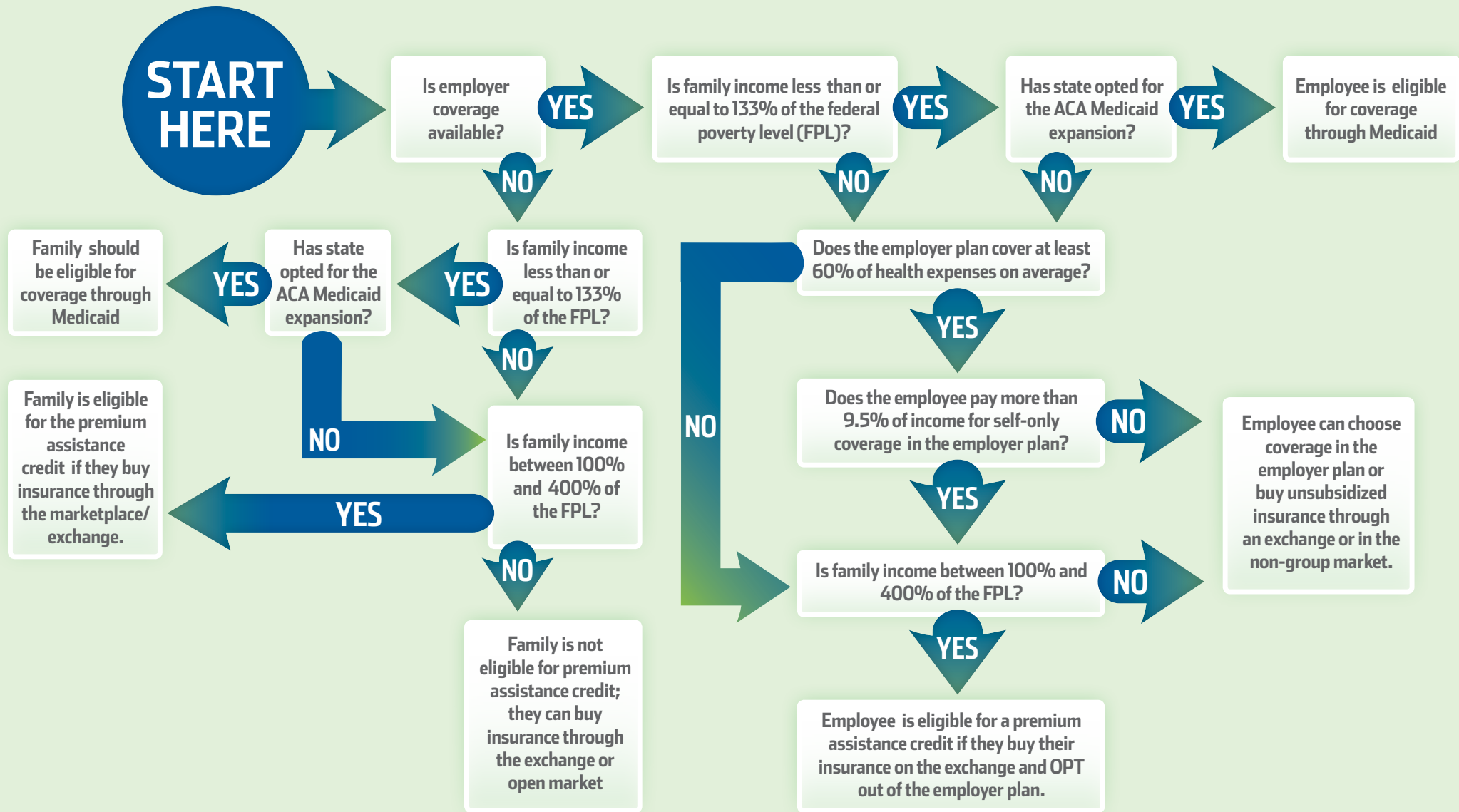
**YES**

**The requirement to  
have health insurance  
is met, no penalty will  
be assessed**









**NO**

**There may be a penalty for being without health insurance**









# What are my Insurance Options?











# 2013 Poverty Guidelines for 48 Contiguous States and the District of Columbia

Persons in Family	100% FPL	133% FPL	250% FPL	400% FPL
	\$11,490	\$15,282	\$28,725	\$45,960
	\$15,510	\$20,628	\$38,775	\$62,040
	\$19,530	\$25,975	\$48,825	\$78,120
	\$23,550	\$31,332	\$58,875	\$94,200
	\$27,570	\$36,668	\$68,925	\$110,280
	\$31,590	\$42,015	\$78,975	\$126,360
	\$35,610	\$47,361	\$89,025	\$142,440
	\$39,630	\$52,708	\$99,075	\$158,520

# 2013 Poverty Guidelines for Alaska

Persons in Family	100% FPL	133% FPL	250% FPL	400% FPL
	\$14,350	\$19,086	\$35,875	\$57,400
	\$19,380	\$25,775	\$48,450	\$77,520
	\$24,410	\$32,465	\$61,025	\$97,640
	\$29,440	\$39,155	\$73,600	\$117,760
	\$34,470	\$45,845	\$86,175	\$137,880
	\$39,500	\$52,535	\$98,750	\$158,000
	\$44,530	\$59,225	\$111,325	\$178,120
	\$49,560	\$65,915	\$123,900	\$198,240

# 2013 Poverty Guidelines for Hawaii

Persons in Family	100% FPL	133% FPL	250% FPL	400% FPL
	\$13,230	\$17,596	\$33,075	\$52,920
	\$17,850	\$23,741	\$44,625	\$71,400
	\$22,470	\$29,885	\$56,175	\$89,880
	\$27,090	\$36,030	\$67,725	\$108,360
	\$31,710	\$42,174	\$79,275	\$126,840
	\$36,330	\$48,319	\$90,825	\$145,320
	\$40,950	\$54,464	\$102,375	\$163,800
	\$45,570	\$60,608	\$113,925	\$182,280