Talking Points

Federal Health Insurance Marketplace

On Tuesday, October 1, the federal Affordable Care Act goes into effect and many people want to know how it will affect Medicaid eligibility and benefits.

The federal Health Insurance Marketplace (the “exchange”) is a resource to help find health coverage issued by private companies. The open enrollment period for the exchange runs from October 1 through March 31, 2014.

North Carolinians can shop, compare and choose a health insurance plan that meets their and their family’s needs. Coverage is scheduled to go into effect January 1, 2014.

Individuals who wish to apply for insurance through the exchange may apply online or by phone:

- Online: heathcare.gov (En Español: CuidadoDeSalud.gov)
- By phone: 1-800-318-2596
- TTY users may call 1-855-889-4325

Individuals or families who think they may be eligible for Medicaid in North Carolina will continue to apply through local departments of Social Services.

Individuals who wish to make new applications for Medicaid have two ways to apply:

- By contacting their county DSS office, and making an application in person, by phone or by mail. DSS employees will enter all new applications for Medicaid in the NC FAST system.
- By completing an online application through e-PASS at epass.nc.gov

Individuals who already receive Medicaid or NC Health Choice for Children will not be affected and do not need to take any additional action at this time.

If you are seeking private insurance through the federal exchange marketplace, the federal government has navigators available to assist with more information or assistance. Some local departments of Social Services will have navigators onsite to work with you. Anyone wanting to locate an ACA navigator may contact localhelp.healthcare.gov