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For Release: November 22, 2013

AFFORDABLE HEALTHCARE INFORMATION FAIR

North Charleston, SC—The City of Charleston and the City of North Charleston are jointly hosting an Affordable Healthcare Information Fair at the Charleston Area Convention Center (5000 Coliseum Drive, North Charleston) on Sunday, December 8, 2013, 11:00 a.m. – 5:00 p.m.

The Fair will offer residents of the Charleston region an opportunity to meet with Certified Agents, Navigators and Application Counselors to ask questions and receive information about the four ways to enroll in health insurance through the Marketplace. No appointments are needed. There will be an informational presentation every 30 minutes starting at 11:00 a.m. For more information about the event call the Palmetto Project at 1-888-998-4646.

North Charleston Mayor Keith Summey said, “Consider this event a one-stop-shop with resources and counselors comprehensively assembled to address any need or question. We hope to eliminate confusion surrounding the Affordable Care Act.”

City of Charleston Mayor Joseph P. Riley, Jr. added, “Having health insurance protects families from the potential of crippling financial debt caused by expensive medical bills. Charleston and North Charleston have organized this event as an opportunity for our residents to learn more about the Healthcare Marketplace.”

The Marketplace is for uninsured people to find health coverage.

- Those with job-based health insurance can keep it.
- Those with Medicare are already covered and don't need to make any changes.
- Those who are enrolled in Medicaid are not eligible.

To be eligible for the Marketplace in South Carolina, one must have an income between 100-400% of the federal poverty guideline:

Persons in family/household	Eligible Income to use Marketplace
1	\$11,490 – 45,960
2	15,510 – 62,040
3	19,530 – 78,120
4	23,550 – 94,200
5	27,570 – 110,280
6	31,590 – 126,360
7	35,610 – 142,440
8	39,630 – 158,520

Most people must have health coverage in 2014 or pay a fee. Those who do not have coverage in 2014, will have to pay a penalty of \$95 per adult, \$47.50 per child, or 1% of their income (whichever is higher). The fee increases every year. Some people may qualify for an exemption from this fee.

Individuals are considered covered if they have Medicare, Medicaid, any job-based plan, any plan they bought themselves, retiree coverage, TRICARE, VA health coverage, or some other kinds of health coverage.

Insurance plans in the Marketplace are offered by private companies, and they cover the same core set of essential health benefits, including doctor visits, preventive care, hospitalization, prescriptions, and more. Plans can be compared based on price, benefits, quality, and other important features before choosing a plan.

There will also be new protections. Health insurance companies cannot deny coverage or charge more due to pre-existing health conditions, and they can't charge women and men different premiums.

Marketplace open enrollment ends March 31, 2014. If enrolled by December 15, 2013, coverage can begin as soon as January 1, 2014.

Explore the Marketplace now

Visit **HealthCare.gov** now to get answers to questions and sign up for e-mail or text updates about the Marketplace. Or, call the Health Insurance Marketplace Call Center at **1-800-318-2596**. TTY users should call 1-855-889-4325.

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