

AmeriCorps Healthcare Benefits Plan and the Affordable Care Act

Welcome to the AmeriCorps NCCC program! We look forward to seeing you on campus soon. As you prepare to enter NCCC, we would like to advise you about your options concerning healthcare coverage.

In 2010, the Affordable Care Act (ACA) was signed into law ensuring that healthcare is available to all Americans. Under the ACA, you may be required to have healthcare coverage. (For more information on the ACA please [click here](#).)

It is important that you have information to help you decide what healthcare coverage is available and works best for you. The following healthcare options may be available to you while you serve in the AmeriCorps NCCC program.

- **Family healthcare coverage:** If you are 26 or younger and on a parent's plan, or married and covered by a spouse's plan, you may continue this coverage during your term of service.
- **Healthcare coverage purchased on a state or federal exchange (“Health Insurance Marketplace”):** Every state has a Health Insurance Marketplace where you can shop for coverage and find out if you qualify for lower costs. You may be eligible to purchase a private insurance plan or enroll in Medicaid. You must enroll in the Marketplace in the state where you permanently live (your primary residence). For more information, please see <https://www.healthcare.gov>.
 - Additionally, as an AmeriCorps member, you are eligible to apply for coverage under a [Special Enrollment Period \(SEP\)](#). At the start and conclusion of your service, you are able to purchase a qualified health plan from the federal healthcare marketplace outside of the annual open enrollment period. You have 60 days from your service start date and again, 60 days from your service end date to sign-up for healthcare coverage. For example, if you conclude your service during the summer, you can purchase a qualified health plan at the conclusion of your service, rather than waiting until open enrollment season in the fall.

To apply for coverage under the Special Enrollment Period, contact the Marketplace call center at 1-888-318-2596.

- **Medicaid or Medicare healthcare coverage, or military healthcare benefits:** For those already receiving or eligible for Medicaid, Medicare, or military healthcare benefits, you may still receive those benefits during your year of service. For more information about Medicare or Medicaid, please see: <http://www.cms.gov/>. Medicaid benefits are not transferable to another state; as programs vary by state, it is important you contact the state you plan to be living in to find out more about benefits options.

The following website is a good resource for learning more about healthcare coverage programs that may be available to you: <http://finder.healthcare.gov/>.

AmeriCorps NCCC members are also eligible for healthcare coverage with the **AmeriCorps Healthcare Benefits Plan**:

- **AmeriCorps NCCC Healthcare Benefits Plan:** The AmeriCorps NCCC Healthcare Benefits Plan is available to members at no cost and covers most non-routine medical services, limited preventative care visits (e.g. an annual ob-gyn visit for women), medical emergencies, surgical, and hospitalization expenses, and certain prescription drug costs. The AmeriCorps Healthcare NCCC Benefits Plan is not insurance, but rather a basic health benefit package, and will not satisfy the individual responsibility requirement of the ACA. The plan does not cover pre-existing conditions or routine dental care. For more information about the AmeriCorps NCCC Health Benefit Plan, please visit <https://americorpsNCCC.imglobal.com>. If you would like to discuss your eligibility or learn more about the benefit plan, please contact the plan's administrator, International Medical Group (IMG) at 1-855-851-2974.

All incoming AmeriCorps NCCC members are automatically enrolled in the AmeriCorps NCCC Health Benefits Plan. You may rely on coverage with this plan until you elect alternate healthcare coverage, or throughout your tenure in the AmeriCorps NCCC program. You may also decline participation in the AmeriCorps NCCC Healthcare Benefits Plan.

Upon arrival to campus you will be required to complete paperwork that provides International Medical Group with the details of any other health, dental or vision insurance you may be covered by. To ensure you are able to complete required paperwork, please bring a copy of all other insurance cards you are covered by to campus. Information that will be required includes but is not limited to: type of coverage, policyholder name and date of birth, policy number, policy start and end dates, name of insurance company, and insurance company contact information.

We look forward to seeing you, and supporting you in your service!