

Overview of AmeriCorps VISTA Healthcare options

Updated January 2019

Which Plan is Right For You?

All AmeriCorps VISTA members are eligible to participate in one of two plans under the Health Benefit Program. **Neither the Health Benefit Plan nor the Allowance Plan satisfies the individual requirement of the Affordable Care Act (ACA) of 2010.** Please note that effective 1/1/2019, the individual mandate requirement of the Affordable Care Act no longer applies. New details are included below to assist you.

Answer the following questions for direction on plan selection:

- Do you have coverage under a parent or spouse's plan, or your own plan purchased through the Health Insurance Marketplace, Medicaid, Medicare, or Tricare?
If yes: Choose option 1 - You are eligible for the **AmeriCorps VISTA Healthcare Allowance**;
- Do you have no other insurance and need limited benefits only for accidents and injuries that occur during your VISTA service term*?
If yes: Choose option 2 - You are eligible for the **AmeriCorps VISTA Health Benefit Plan**;

Important Update!

Effective 1/1/2019, an Exemption Certificate Number (ECN) is no longer required to enroll on the AmeriCorps VISTA Health Benefit Plan.

Any VISTA member selecting the Health Benefit Plan can enter 'NA' or 'NO ECN' on any current forms requesting an ECN in order to complete enrollment. Updated forms that no longer request an ECN will be made available soon.

If you began your VISTA service term in 2018 and enroll in the Health Benefit Plan, it is your individual responsibility to ensure you are compliant with the Affordable Care Act's requirement to have health insurance that is compliant in order to avoid any penalty. For more information visit <https://www.healthcare.gov/health-coverage-exemptions/exemptions-from-the-fee/>.

*Please be aware that **the AmeriCorps VISTA Health Benefit Plan does not cover for care related to most pre-existing medical conditions and does not cover common routine preventative benefits** you may find standard on most ACA compliant health plans. You may find out you are eligible for more benefits by applying for Medicaid coverage, or for tax credits to pay for an affordable ACA compliant plan with more benefits at <https://www.healthcare.gov/>.

- Do you need to find out if you qualify for other insurance coverage and complete an application with your Health Insurance Marketplace?
If yes: Choose option 3 – You are eligible for **60 Day Temporary enrollment in the AmeriCorps VISTA Health Benefit Plan beginning on the start of your VISTA service term** while you apply for other coverage.

Once you have completed researching other options, please send an updated enrollment form to IMG as soon as possible.

You may then select the **Healthcare Allowance Plan** to be effective the start date of your other

insurance plan by providing other insurance information.

OR if you are not satisfied with your other insurance options found you may select to enroll in the **Health Benefit Plan**.

- Do you wish to decline enrollment in either plan and keep only your current healthcare coverage?
If yes: Choose option 4 - You have the option to waive coverage through the AmeriCorps VISTA Health