

## **Individuals and Families**

Obamacare is designed to help make health care more accessible and more affordable in several ways.

First, it creates new marketplaces to allow you to comparison shop for policies at group rates. It also makes sure that at least 80% of your premium dollars are spent on medical care – not advertising, marketing costs or profits.

Second, it provides premium assistance for individuals and families with incomes between 100% and 400% of the federal poverty level.

Third, it helps individuals and families with incomes between 100% and 250% of the federal poverty level pay out of pocket costs.

Finally, it expands Medicaid eligibility for people with incomes up to 138% of the federal poverty level.

You can check your own eligibility and the amount of assistance available to you by going to [healthcare.gov](http://healthcare.gov) or (Illinois site)

What's available to you	Single person – Annual income (2014)	Family of four – annual income (2014)
Help to pay your premium if you buy coverage through the Illinois Marketplace	Between \$11,505 and \$46,021	Between \$23,425 and \$93,700
Help to pay out-of-pocket costs like deductibles and copays if you buy coverage through the Illinois Marketplace	Between \$11,505 and \$28,763	Between \$23,425 and \$58,562
Medicaid health coverage	Up to \$15,302	Up to \$31,155

## **Small Businesses and Non-Profits**

There are no requirements for small businesses and small non-profits with fewer than 50 employees under Obamacare but, if they choose to provide coverage to their employees, they have the new option of purchasing a policy through the Illinois Marketplace and will know that at least 80% of their premium dollars go to medical care – not marketing, advertising or other expenses.

In addition, small businesses with 25 or fewer employees are eligible for tax credits if their workers' annual salaries average no more than \$50,000 and the employer contributes at least 50% of the premium. In 2013, the tax credit is worth up to 35% of their premium costs. In 2014, the tax credit increases to 50%. Nonprofit organizations are eligible for up to 25% of premium costs in 2013, increasing to 35% in 2014.