

HEALTH INSURANCE

Community Resources | November 2021

OPEN ENROLLMENT STARTS November 1, 2021



RHODE ISLAND COMMUNITY
FOOD BANK

Open Enrollment Begins November 1, 2021

What is Open Enrollment?

Open Enrollment is the time of year to select a new plan or renew existing health coverage. Check out the important dates and information below.

IMPORTANT DATES:

November 1, 2021

Open Enrollment begins!

December 23, 2021

Complete your enrollment to make sure your coverage is active January 1, 2022.

December 31, 2021

Complete your enrollment to make sure your coverage is active starting January 2022, to avoid a delay in your health insurance ID cards.

January 31, 2022

This is the last day of Open Enrollment, and the last day to complete enrollment for 2022 coverage. PLEASE NOTE: at this point, your coverage will be active in February 2022.

HEALTHSOURCE RI

HealthSource RI (HSRI) is the state's health insurance marketplace where Rhode Islanders can compare affordable health plans and purchase coverage that meets their health care needs and budget.

Individuals who are not eligible for Medicaid, Medicare, other public health insurance coverage, and who do not have affordable coverage at work, may qualify for help purchasing a health plan and may also qualify for help paying for out-of-pocket costs.

The American Rescue Plan (ARP) signed into law on March 11, 2021, includes changes that make health insurance purchased through HSRI more affordable.

These changes are in effect until December 2023:

- There are **tax credits** available for people at all income levels to help pay for the cost of coverage.
- There are **reduced premiums** for people at all income levels.
- There are **no premiums for individuals with low-incomes** (below \$19,150 for a single adult; \$26,130 for an adult in a two-person home; \$32,940 for an adult in a three-person home; \$39,750 for an adult in a four-person home).
- There are **no premiums for people who received unemployment benefits in 2021**. This rule is only in effect until the end of December 2021.

RITE CARE

Rlte Care is Rhode Island’s Medicaid managed care program for families with children, pregnant women, and children under age 19. Families have a choice of three participating health plans: Tufts Health Plan, Neighborhood Health Plan of Rhode Island, or UnitedHealthcare Community Plan. There is no cost for families or children who enroll in a Rlte Care health plan.

Eligibility for Rlte Care is based on income and family size:

FAMILY SIZE	PARENT ELIGIBILITY	CHILD ELIGIBILITY	PREGNANT WOMEN
1	\$18,161	\$34,261	N/A
2	\$24,562	\$46,337	\$44,940
3	\$30,964	\$58,414	\$56,657
4	\$37,365	\$70,490	\$68,370
5	\$43,766	\$82,566	\$80,083
6	\$50,168	\$94,643	\$91,796

Immigrant Eligibility:

- **Parents** must be US citizens or a qualified non-citizen, including green card holders in status for five years, refugees, and asylees.
- **Children** must be US citizens or qualified non-citizens, including green card holders (no waiting period), refugee, asylee, or other lawful status (e.g., DED or TPS).
- **All pregnant women** are eligible for Rlte Care regardless of immigration status, including women who are undocumented.
- **DACA** recipients are not eligible for Rlte Care.

MEDICAID FOR ADULTS

The Medicaid Program provides comprehensive medical coverage to low-income adults aged 19 – 64 who do not have children in their care. This category of Medicaid is sometimes called Medicaid Expansion.

Individuals who are determined eligible for Medicaid have a choice of enrolling in one of three managed care plans: Tufts Health Plan, Neighborhood Health Plan of Rhode Island, or UnitedHealthcare Community Plan. Income must be less than 138% of the federal poverty level which is \$17,774 for a single adult (March 2021).

Immigrant Eligibility:

- Individuals must be US citizens or qualified non-citizens, including green card holders in status for five years, refugees, and asylees.
- DACA recipients are not eligible for Medicaid.

Apply to any of these programs, go to www.healthsourceri.com, or call 1-855-840- 4774. Assistance with applying is available, call 2-1-1.

GENERAL HEALTH CARE

For those who do not qualify for Medicaid or HSRI coverage, there are several places to go for regular health care. These places provide care regardless of a person's immigration status, although they may ask about status to help determine whether an individual is eligible for health coverage. Providers must keep this information confidential.

There are two free clinics in RI for uninsured Rhode Islanders in need of health care and both offer uninsured patients free primary care services, medications, and some specialty services.

- **Rhode Island Free Clinic:** For appointments or check eligibility call 401-274-6347.
- **Clinica Esperanza-Hope Clinic:** Visit the clinic at 60 Valley Street, Suite 104 in Providence during walk-in hours (Tuesday: 10am to 4pm; Wednesday: 1pm to 7pm; Thursday: 10am to 4pm) or call 401-347-9093.

There are also 29 Community Health Centers in RI that provide primary health care to individuals who are unable to pay the full cost for health care. For people with limited income, payment is made on a sliding scale basis.

- **Community Health Centers:** Go to <https://rihca.org/chc/community-health-centers-in-ri> to find health centers throughout Rhode Island.

Information adapted from:

