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#### KEY DATES

- **Nov. 1, 2016** – Open enrollment begins for 2017
- **Dec. 15, 2016** – Deadline to sign up for coverage that begins on Jan. 1, 2017
- **Jan. 31, 2017** – Open enrollment ends

#### What do I really need to know about health reform?

1. You might qualify for **financial assistance** to get coverage.
2. The Affordable Care Act **prohibits discrimination against LGBTQ people** in health coverage and health care.
3. Every plan has to cover a core set of **essential benefits**.
4. You may have to **pay a fine** if you do not have health insurance.

#### What if I missed the deadline and need coverage now?

If you missed the deadline for 2016 coverage but still need health insurance, you are eligible to enroll only if you have a certain major life change. Major life changes include losing your health insurance, getting married, having or adopting a child, moving to a new residence, having a change in your income, gaining citizenship or lawful presence, or being released from jail or prison. Members of federally recognized tribes also have special enrollment options.

If you have one of these life changes, you may qualify for a one-time special enrollment period, which means you have **60 days** to enroll. To learn more about your options and see if you qualify for financial help to afford a plan, visit [www.HealthCare.gov](http://www.HealthCare.gov).

#### Will I qualify for financial help?

Most people qualify for financial help to afford coverage. The amount of financial help depends on your income. You may qualify for financial help if your annual income is between \$11,700 and \$47,000 (these amounts are larger for larger households). If you are legally married, you and your spouse can apply jointly through the Health Insurance Marketplace in your state. This is true no matter what state you live in, as long as you are legally married and jointly file your federal tax returns.

You can find **FREE** local help by visiting [www.Out2Enroll.org/find-local-help](http://www.Out2Enroll.org/find-local-help)



## Can I get family coverage with my spouse or partner?

**Legally married same-sex spouses** have the right to enroll in any “family” or “spousal” plan offered through the Marketplace. Health insurance companies that offer these plans must allow legally married same-sex spouses to enroll as a family.

This doesn't apply, however, for couples in a **domestic partnership or civil union**. Rules about family coverage vary between states and insurers, so explore your options to ensure that the coverage you buy is appropriate for your family's needs.

## What if I'm transgender?

Being transgender is no longer a preexisting condition—so insurance companies cannot refuse to cover you or charge you more based on your gender identity. What's more, Section 1557 of the Affordable Care Act prohibits discrimination on the basis of sex, which includes gender identity and sex stereotypes about how men and women are supposed to behave. Section 1557 specifically prohibits Marketplace plans and state Medicaid programs from using categorical (blanket) exclusions of coverage for transition-related care. Under Section 1557, you have the right to expect that your plan will cover most services that you need, including services related to gender transition.

**You have rights if you are denied coverage for transition-related care.** You can appeal the denial with your insurance company, and also file a complaint of sex discrimination with the Office for Civil Rights at the U.S. Department of Health and Human Services at [www.hhs.gov/ocr](http://www.hhs.gov/ocr).

## What if I experience discrimination?

Under the Affordable Care Act, nobody who works with the Marketplace (including employees, enrollment assisters, and insurance companies) or a state Medicaid program is allowed to discriminate against LGBTQ people. Second, insurance companies can't treat you differently or charge you more if you have HIV, cancer, or any other health condition. Third, insurance companies can't design plan benefits or make coverage determinations that discriminate based on sex, gender identity, sexual orientation, or health condition.

**If you've been treated unfairly, you have rights.** You can complain to the Marketplace by calling 1-800-318-2596 or online at [www.HealthCare.gov](http://www.HealthCare.gov). Or you can file a civil rights complaint with the Office for Civil Rights at the U.S. Department of Health and Human Services at [www.hhs.gov/ocr](http://www.hhs.gov/ocr). If you file a complaint with the U.S. Department of Health and Human Services, please also consider sending Out2Enroll a copy of the complaint at [info@out2enroll.org](mailto:info@out2enroll.org).

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