NORTH CAROLINA AGROMEDICINE INSTITUTE

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Responses to Farmers Questions/Concerns & Other Helpful Information Relative to the Affordable Care Act

Question/Concern	Response
I've never taken help from anyone. Why should I now?	The farm's most important asset is **you**. Without health insurance you may: ▪ not be seeing your healthcare provider regularly for checkups necessary to prevent a serious illness such as a stroke or heart attack. ▪ not be able to afford the care necessary to get you back to work should you have a serious illness or on-farm accident. ▪ have significant debt following hospitalization for a serious illness or injury. Worse yet, if you do not survive the illness or injury, your family may be left with significant debt. In either instance, it may become necessary to sell off part or all of the farm to pay for your care.
I have Medicare. Do I need to apply?	No, you don't need to apply for insurance. Depending on income you may be eligible for other programs such as Medicaid as well.
I'm too young for health insurance	Even young people can have serious illnesses and accidents. Invest in your health for the future and for your family!
You have to go on-line to apply and I don't use the computer and/or have access to the internet.	On-line is not the only way to apply for insurance through the federal marketplace. You may also apply on paper or over the phone.
I had to let my health insurance go because I couldn't afford it.	Depending on income and family size you may be eligible for a tax credit to decrease the cost of monthly premiums. You may also qualify for a subsidy to decrease the cost of out-of-pocket expenses for healthcare.
I don't think I'll qualify for help with cost of insurance or healthcare. My gross income is too much and my farming equipment and land will count against me.	Tax credit and subsidy eligibility is based on modified adjusted income not gross income or assets. Eligibility is based on the income you pay taxes on. If you receive a tax credit and/or subsidy and your income changes during the year, the adjustments will be made when you file your taxes.
After I take off all of my business expenses, I don't pay any taxes.	You may want to consider which option is best for you – to find all the deductions you can to avoid paying taxes or to limit deductions so that you are not below 100% of federal poverty level (in 2013 $11,500 for an individual, $15,510 for 2, $19,530 for 3, $23,550 for 4, $27,750 for 5, etc.
It's hard for me to understand all of this. Is there someone who can help me understand more about it and what I need to do?	There are specially trained in-person assisters called navigators that can help you. They can answer questions for you and/or assist you with the entire application process. How much or little they help you is up to you. For an appointment with a navigator, call the NC Agromedicine Institute at 252.744.1008.
I don't want to share my personal information with anyone.	Federal regulations strictly prohibit the release of any personally identifying information or details by the federal marketplace or navigators. The NC Agromedicine Institute does not store any personal information other than your name and signature on a consent form for services that is kept in a locked file cabinet. When assisting with the entire application process, we ask that the farmer enter or provide his or her own private information while we look or step away. Any information that is left behind at an appointment is immediately shredded to protect the farmer's identity.
Who's going to know if I don't have health insurance?	Whether or not you have health insurance will be enforced through the tax system. That means when you file taxes, you and/or your accountant will have to report whether or not you have insurance. If you do not, then you will have to pay a penalty on your taxes.
I heard there might be tax credit available to assist me with providing insurance for my employees.	Yes, if you have less than 25 full-time year round employees on your farm, you may qualify for tax credit as a small business if you provide insurance to your employees. For more information on SHOP, visit www.healthcare.gov , contact your local Blue Cross-Blue Shield or Coventry insurance agent, or the NC Agromedicine Institute at 252.744.1008.

EXAMPLE for Individual*

Details	Modified Adjusted Income of $11,500	Modified Adjusted Gross Income of $9,000 for an individual
% of poverty level	100%	78%
% of insurance premium individual responsible for	2%	100%
Health insurance premium (silver, before tax credit)	$2,707 per year	$2,707
Tax credit	$2,477 per year	0
Amount individual pays for premium	$230 per year	$2,707

***Example calculated using Kaiser Family Foundation Calculator at** http://kff.org/interactive/subsidy-calculator/ Figures will vary depending on income, plan selected and state of residence.