



Metropolitan School District of  
**WASHINGTON TOWNSHIP**  
"Superior Schools in a Supportive Community"

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## ***How can I obtain health insurance coverage and avoid the tax penalty?***

- Group coverage purchased in connection with your employment.
- Individual coverage purchased through a health insurance company.
- Individual coverage purchased through the federal Health Insurance Marketplace during the marketplace's annual open enrollment period that begins each November 1. Cost varies based on the benefits covered. Depending on income and family size, individuals may qualify for a tax credit that can help pay the cost of coverage. For more details, visit: [www.healthcare.gov](http://www.healthcare.gov)
- Individual coverage purchased through Medicare. Generally available to individuals age 65 and older, regardless of whether or not you are still working. For more details <http://medicare.gov/>
- Individual coverage obtained/purchased through one of Indiana's government programs:
  - Traditional Medicaid – eligibility generally determined by factors such as income and family size. For more details, visit: <http://member.indianamedicaid.com/>
  - Healthy Indiana Plan (HIP) – covers adults age 19-64 whose incomes are less than approximately 138% of the federal poverty level and who are not eligible for Medicare or Indiana Medicaid programs. Visit <http://www.in.gov/fssa/hip/> for details.
  - Standard Hoosier Healthwise (HHW) – available for children, pregnant women, and families with low income. For more details, visit: <http://member.indianamedicaid.com/programs--benefits/mcicaid-programs/hoosier-healthwise.aspx>
  - Children's Health Insurance Program (CHIP) – available for eligible individuals up to age 19 who may earn too much money to qualify for the Standard Hoosier Healthwise coverage. For more details, visit: <http://member.indianamedicaid.com/programs--benefits/mcicaid-programs/hoosier-healthwise.aspx>