



New Federal Public Health Rule Makes It Possible for Millions of People to Enroll in Qualified Health Coverage NOW!

[Linked here is a nationwide announcement about that new rule.](#) Across the US, health coverage application assisters like Foundation Communities are working to use this new rule to enroll the millions of people in the country who are eligible for qualified health plans through the federal health insurance Marketplace but who are not enrolled. Here are a few bullet points:

- **Individuals or families without health insurance through employers or public programs like Medicare or Tricare can enroll in qualified health plans** through the federal health insurance Marketplace at [healthcare.gov](https://www.healthcare.gov) during the annual Open Enrollment Period, which is from Nov. 1–Dec. 15;
- However, outside of that annual Open Enrollment Period, **some people can enroll in qualified health plans if they have a life event that makes them able to enroll outside of that window.** Those life events include having a baby, losing qualified coverage through an employer or public program, getting eligible immigration status, [and more. Those life events](#) open up Special Enrollment Periods (SEPs) to apply for and get into federally-qualified health plans through the Marketplace throughout the year;
- **NEW: The federal government opened up enrollment into federally-qualified health plans through the Marketplace throughout the year for anyone who is eligible for Marketplace coverage and who has a low income.**
- Specifically, a “low income” is a household income estimate for all income earners in a tax household (single people and families) that is under 150% of the federal poverty line.
 - For a household of one, the income estimate threshold is \$19,320;
 - For a household of four, the income estimate threshold is \$39,750; or
 - For a household of eight, the income estimate threshold is \$66,990.
- **For the first time ever, the Texas public health community has an unprecedented chance to coordinate, share client and patient referrals, and help millions of Texans apply for, enroll in, and use federally-qualified health insurance plans throughout the year;**
- Federally-funded Marketplace Navigator organization Foundation Communities can help anyone in Texas fill out the complex application accurately, choose an affordable plan, set up a primary care doctor, make appointments for preventive care, and use qualified health plans to best benefit them from year to year.
- Community members can make **free in-person or over-the-phone appointments** and community partners can make free in-person or over-the-phone appointments for clients and patients by calling **512-381-4520** or using the appointment scheduler at ProsperHealthCoverage.org.
 - Most of our staff are Spanish/English bilingual, and we have interpreters for all other languages.
- For clinics, community organizations, businesses, offices, and other groups who want to help community members get coverage, please email Foundation Communities’ Prosper Health Coverage Senior Program Coordinator Lynn Cowles at Lynn.Cowles@foundcom.org to develop ways to partner with our local central Texas Marketplace application assister organization.