



**ABLE** ADVOCATES  
FOR BASIC LEGAL  
EQUALITY, INC.

**LAWO**  
LEGAL AID OF WESTERN OHIO, INC.

If you have legal questions or concerns about health insurance or public benefits, contact **Legal Aid Line** to apply for free legal help.



TOLL-FREE  
**(888) 534-1432**

RESIDENTS OF LUCAS COUNTY  
**(419) 724-0460**



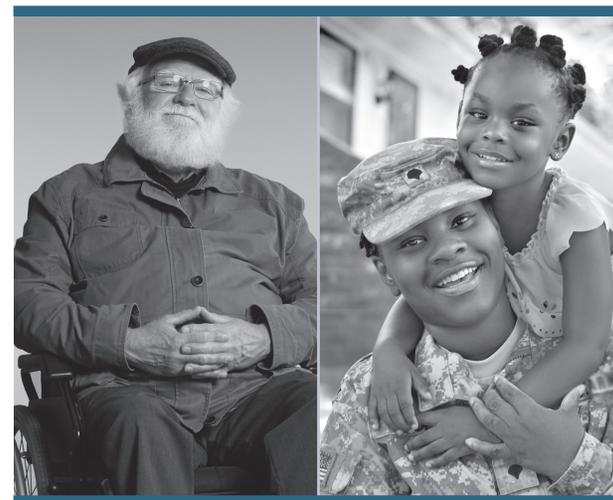
APPLY ONLINE  
**[www.LegalAidLine.org](http://www.LegalAidLine.org)**

ABLE and LAWO are law firms that provide free legal help in civil legal aid matters to eligible individuals and groups that do not have access to the legal system and cannot afford a private attorney.

Visit our websites at  
**[www.ablelaw.org](http://www.ablelaw.org)** or **[www.lawolaw.org](http://www.lawolaw.org)**  
for additional information about our services.



Your Health Insurance Rights under the  
**Affordable Care Act**



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## Do you have questions about health insurance?

- Have you or any household members been denied Medicaid?
- Has your child been denied needed medical service?
- Are you confused about your rights under the Affordable Care Act?
- Do you have questions about appealing a decision made by the health insurance Marketplace?

**If you answered yes,  
Legal Aid of Western Ohio, Inc. (LAWO) and  
Advocates for Basic Legal Equality, Inc. (ABLE)  
may be able to help you.**

## The Affordable Care Act (ACA) is a law that requires everyone have health insurance.

If you do not have health care coverage through a job or through Medicaid, Medicare, or another source, a Health Insurance Marketplace has been created to help you find and enroll in a plan that fits your budget and meets your needs.

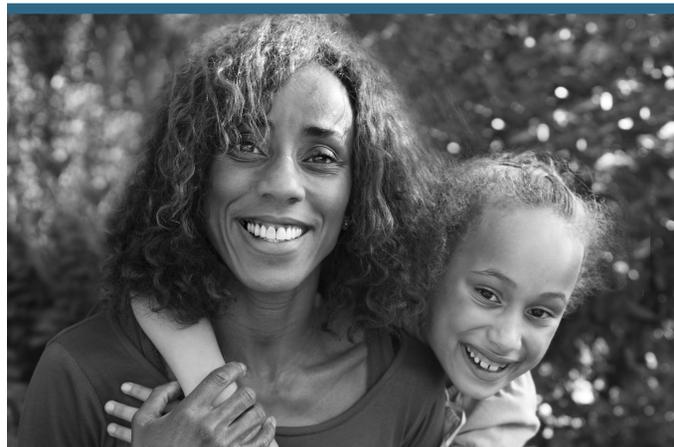
You can apply online at [www.healthcare.gov](http://www.healthcare.gov) or by calling **1-800-318-2596**, or with a paper application. Online and telephone assistance is FREE and available at all times except on Federal holidays.

### The health care law protects you by:

- providing free assistance in helping you find and apply for private health care;
- help in determining your eligibility for financial assistance;
- providing access to preventative care;
- making insurance companies cover people with pre-existing health conditions;
- guaranteeing that your insurance covers important benefits, like doctor's visits, hospitalizations, and prescriptions; and
- protecting your choice of doctors.

## If you have a problem, you can appeal the following kinds of Health Insurance Marketplace decisions:

- Whether you are eligible to buy a Marketplace plan;
- Whether you can enroll in a Marketplace plan outside the regular open enrollment period;
- Whether you are eligible for lower costs based on your income;
- The amount of savings you can get;
- Whether you're eligible for Medicaid or the Children's Health Insurance Program (CHIP);
- Whether you're eligible for an exemption from the individual responsibility requirement.



## Who qualifies for free Medicaid?

The following individuals (depending on income and family size) might qualify for a state program that offers free or low-cost coverage in Ohio:

### CHILDREN & FAMILY

- Children up to 19 years old
- Parents or caretaker relatives of children up to 19 years old
- Some 19- and 20-year-olds
- Adults up to age 64 living at /below 138% FPL

### WOMEN

- Pregnant women
- Some women with breast and/or cervical cancer

### OLDER ADULTS & INDIVIDUALS WITH DISABILITIES

- Adults aged 65 and older
- People with disabilities, including blindness as determined under Social Security rules

### REFUGEES & IMMIGRANTS

- Some immigrants may be eligible for Medicaid
- There are some programs to help immigrants who are not eligible for Medicaid