Get Covered: A Guide to the Health Insurance Marketplace

- The Marketplace helps uninsured people find health coverage.
- When you fill out a Marketplace application, we'll tell you if you qualify for:
  - **Private insurance plans.** You may qualify for lower costs based on your household size and income. If you don't qualify for lower costs, you can still buy Marketplace coverage. Plans cover essential health benefits, pre-existing conditions, and preventive care. You can usually only enroll in one of these plans during the annual Open Enrollment Period, unless you qualify for a Special Enrollment Period. See below for more information.
  - **Medicaid or the Children's Health Insurance Program (CHIP).** These programs cover families with limited income, disabilities, and other circumstances. If it looks like you qualify, we'll send your information to your state agency, and they'll contact you. You can apply for Medicaid and CHIP any time.
- **Use HealthCare.gov or your state's Marketplace to apply.** Some states operate their own Marketplace. In other states, the Marketplace is run by the federal government.
- **If you're eligible for job-based insurance, you can consider switching to a Marketplace plan.** But you won't qualify for lower costs based on your income unless the job-based insurance is unaffordable or doesn't meet minimum requirements. You also may lose any contribution your employer makes to your premiums.
- **If you experience certain life events** (like moving to a new state, getting married, having a child, or losing health coverage), you may qualify for a Special Enrollment Period to enroll in or change your private plan outside Open Enrollment. You can apply for Medicaid and CHIP any time. You may be asked to submit documents to confirm the events that make you eligible. You must send copies of the documents before you can start using your coverage.
- **To apply or learn more,** visit HealthCare.gov, or call the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you've been discriminated against. Visit CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.
Losing Job-based Coverage

If you lose your job-based health coverage, you have 2 main options for staying covered. You can buy an individual plan through the Marketplace. Or, you may be able to keep your employer’s group health coverage for a limited time through a program called COBRA continuation coverage.

- **Option 1: Get an individual Marketplace plan.** If you leave your job for any reason and/or lose your job-based coverage, you qualify for a Special Enrollment Period and can choose to buy coverage from the Marketplace. You may qualify for a tax credit that can lower your monthly premiums and out-of-pocket costs (like deductibles, copayments, and coinsurance), depending on your household size and income. You’ll have 60 days to enroll in the Marketplace from the time your coverage ends, which may or may not be the last day of employment. Keep any documents from your current coverage and effective dates—you may need them when you request a Special Enrollment Period.

  **Note:** This option doesn’t apply if you voluntarily gave up your job-based health coverage even though you stayed in your job.

  **Applying for coverage through the Marketplace**

You can apply for Marketplace coverage online at HealthCare.gov or by calling the Marketplace Call Center at 1-800-318-2596. TTY users can call 1-855-889-4325. When you apply, choose “No” when asked whether you currently have health coverage. When you apply, you’ll also find out if you qualify for free or low-cost coverage through Medicaid or the Children’s Health Insurance Program (CHIP).

- **Option 2: Get COBRA coverage.** When you leave a job or lose your job-based coverage, you may be able to purchase your job-based health coverage (for you and your family members), usually for up to 18 months. This is called COBRA continuation coverage. With COBRA coverage, you usually have to pay the entire monthly premium yourself, plus a small administrative fee. Your former employer no longer pays any of your insurance costs, which means the premium is usually much higher than what you were paying before. You also won’t be able to get a tax credit to lower costs on premiums and out-of-pocket costs that many people get through the Marketplace. COBRA coverage may be much more expensive than coverage through the Marketplace.

You generally won’t be able to get a Marketplace plan outside of the Open Enrollment Period until your COBRA coverage has ended (usually after 18 months). If you voluntarily drop your COBRA coverage or fail to pay your COBRA premiums, you won’t get a Special Enrollment Period through the Marketplace.

You have the right to get Marketplace information in an accessible format, like large print, Braille, or audio. You also have the right to file a complaint if you feel you’ve been discriminated against. Visit CMS.gov/about-cms/agency-information/aboutwebsite/cmsnondiscriminationnotice.html, or call the Marketplace Call Center at 1-800-318-2596 for more information. TTY users can call 1-855-889-4325.

Paid for by the Department of Health & Human Services.
CHC’s Mission

Consumer Health Coalition (CHC) is dedicated to inspiring a consumer movement to advance health and enhance access to quality, affordable health care.

We further our mission by targeting populations that are at-risk for experiencing barriers to good health and health care. This includes people with low incomes, the uninsured and underinsured, and underserved populations.

Follow us on social media:

Facebook: Consumer Health Coalition

Twitter: @CHCPGH

CHC provides services and advocacy for people of any gender, race, age, income, sexual orientation, gender identity, disability, creed, ancestry, and citizenship. We are an EOE committed to creating a diverse environment.
collaboration with Glasgow, Scotland.

Pittsburgh's resilience strategy through
and embed a health equity framework into
Our Resilience Cities project seeks to develop

Our Community Health Workers link people in
communities that face socioeconomic barriers

Our Community Health Education program

We provide community health education about
screening for breast and cervical cancer.

We provide community health education about

Who want to engage thoughtfully

Our Human Library facilitates engagement

We lead initiatives to create healthier

Health Education

Health Care Advocacy

Enrollment Assistance

www.consumerehealthcoalition.org

Visit us on the Web:

(412) 456-1877
Pittsburgh, PA 15221
415 E Ohio Street, Suite 300
Consumer Health Coalition

Outlining Finessingcoalition.org

For ayuda en Español: ext. 205
CHC's Help Line: 412-456-1877

How cost health care services.

the process and assist with finding free or

Navigators can answer questions at any point in

CHIP (Children's Health Insurance)

Medical Assistance Programs

Obamacare

The Health Insurance Marketplace

We can schedule appointments by phone or

in-person to assist with:

documents you need, and help with problems.

We help determine what you qualify for, assist

with filling out the application, explain what

health plans under the Affordable Care Act

consumers through evaluating and enrolling in

CHC Certified Marketplace Navigators guide

unbiased enrollment assistance.

Our Navigators provide FREE:
Losing health insurance can be scary, but thanks to the Affordable Care Act (ACA), you have options. When you lose insurance, you qualify for a Special Enrollment Period (SEP), meaning you have a special opportunity to sign up for new coverage. Call our certified healthcare navigators for free, personalized assistance.

**Act Fast**
You have a limited window of time. Pick a plan up to 60 days before or up to 60 days after your last day of coverage.

**Open Your Mind**
Apply! Don't miss out because you didn't even look. Your reduced income may even qualify you for Medicaid.

**Financial Help**
8 in 10 people qualify for financial assistance, which can lower your monthly premium and even reduce your deductible.

**Get a QHP**
QHP = Qualified Health Plan. Short-term or indemnity plans have few benefits and aren't real health insurance.

**Where to Apply?**
Call us for help! Or apply at: www.Healthcare.gov or 1-800-318-2596. Apply for Medicaid or state benefits at 1-866-550-4355 or www.compass.state.pa.us

[Consumer Health Coalition logo]
www.consumerhealthcoalition.org
Call today: 412-456-1877
High-quality health care coverage from CHIP helps keep kids strong

CHIP COVERS

- Routine check-ups
- Prescriptions
- Hospitalization
- Dental
- Eye Care
- Eyeglasses
- Behavioral care
- Specialty care
- More

CHIP covers uninsured kids up to age 19 in Pennsylvania. It doesn’t matter why your kids don’t have health coverage right now; CHIP may be able to help. Most kids receive CHIP for free. Others can get the same benefits at a low cost.

CHIP is brought to you by leading health insurance companies who offer quality, comprehensive coverage.

There is no limit on income. If your income is below CHIP guidelines, your child may be enrolled in Medical Assistance.

APPLY/RENEW
CHIPcoversPAkids.com • 800-986-KIDS
¿Necesita cobertura médica para sus hijos?

CHIP CUBRE
- Chequeos de rutina
- Recetas médicas
- Hospitalización
- Servicios dentales
- Cuidado de la vista
- Anteojos
- Salud del comportamiento
- Atención especializada
- Mucho más

CHIP cubre a niños sin seguro hasta los 19 años en Pennsylvania. No importa cuál sea la razón de que sus hijos no tienen cobertura médica ahora; CHIP puede ayudarle. La mayoría de niños reciben CHIP gratis. Otros pueden obtener los mismos beneficios a un bajo costo. CHIP es traído a usted por las principales compañías de seguros médicos que ofrecen cobertura de calidad e integral.

Si sus ingresos son menos de las pautas indicadas por CHIP, su hijo podría ser inscrito en Asistencia Médica.

INSCRIBIRSE/RENOVAR
CHIPcoversPAkids.com • 800-986-KIDS
2-1-1 CAN HELP.
It's your friendly-community-24-hour-professionally-staffed hotline for help with human services. If you need help, info or referrals in your community, contact 2-1-1 first.

- Dial 2-1-1
- Visit pa211sw.org
- Text your zip to 898-211

2-1-1
United Way
Create a Budget. Track your goals.

Creating a budget is more important than most people realize. Our Budget Builder tool will walk you through step-by-step and help you create a balanced budget. It's that easy!

You can use our Goal Tracker tool to set up savings goals, track and monitor them with ease. It's simple to stay focused and meet the goals each month with this free tool!

Trust Advantage's free Online Budget Advisor tools to help you set up a budget and track your savings goals. Get started today!

Budget Builder
- Receive a personal budget analysis
- Create “what if” budget scenarios
- Finds expenses you may not have seen
- Custom printable Action Plan report
- Helps you save money and free up cash
- Info is secure and confidential

Goal Tracker
- Reminders and alerts for deadlines
- Track savings for multiple goals
- Review progress with monthly graphs
- No need to link bank accounts
- 100% safe and confidential
- Simple, visual, and practical

www.onlinebudgetadvisor.com

River Park Commons • 2403 Sidney St. Suite 400 • Pittsburgh, PA 15203
(866) 699-2227 • www.advantageccs.org
Additional Services

Credit Counseling Services
- Learn to handle your finances better
- Discover where your money goes each month
- Create a balanced spending plan
- Non profit Agency
- A+ Rating with the Better Business Bureau

Bankruptcy Counseling Services
- Available online, in-person or by telephone
- Receive immediate counseling
- Certified and professional credit counselors
- Receive required bankruptcy counseling certificate

Bankruptcy Education Services
- Available online, in-person or by telephone
- Complete financial literacy courses
- Receive required bankruptcy education certificate

Debt Management Program
- Get a fresh start with a creditor approved approach
- Save thousands of dollars in interest and fees
- Eliminate your debt for good

Credit Report Review Service
- Gain a complete understanding of your credit report and credit history
- Receive an explanation on how your credit score is determined by FICO
- Get a sample dispute letter for contacting the credit bureaus about inaccuracies
- Find out the steps to take when trying to correct any reporting errors
- Guidance and direction on ways to improve your credit standing
- Identity theft and fraud protection information and tips

Housing Counseling Services
- We are certified to provide Housing Counseling for PA residents
- Buying a Home? Try our Pre-purchase Counseling
- Home Rich and Cash Poor? A Reverse Mortgage may be the Solution
- Behind with your Mortgage? We offer Foreclosure Prevention Counseling

Online Counseling Services
- Debt Counseling and Credit Counseling
- Pre-filing Bankruptcy Counseling
- Pre-discharge Bankruptcy Education Class
  - Counseling session at your convenience
  - Always available 24/7
  - Secure and confidential

Yes We Offer Counseling Online!

Debt Counseling and Credit Counseling
We offer a free online credit counseling system so you can get on the path to becoming debt free!

Bankruptcy Certificate Credit Counseling
Need certificate to file bankruptcy? Advantage offers online pre-filing bankruptcy counseling.

Bankruptcy Certificate Educational Course
Already filed for bankruptcy and need the required pre-discharge class? Get started now with our online class.

www.advantageccs.com

River Park Commons • 2403 Sidney St. Suite 400 • Pittsburgh, PA 15203
(866) 699-2227 • www.advantageccs.org
my Social Security
How to Create an Online Account

You can create a my Social Security account to access your Social Security Statement to check your earnings and get your benefit estimates. If you receive benefits, you can also:

- Get your benefit verification letter;
- Change your address and phone number;
- Start or change your direct deposit;
- Request a replacement Medicare card; and
- Get a replacement SSA-1099 or SSA-1042S for tax season.

Even if you do not currently receive benefits, you can:

- Check the status of your application or appeal.
- Get a benefit verification letter stating that you:
  - never received Social Security benefits, Supplemental Security Income (SSI) or Medicare; or
  - received benefits in the past, but do not currently receive them (The letter will include the date your benefits stopped and how much you received that year.); or
  - applied for benefits but haven’t received an answer yet.

You may be able to use your free my Social Security account at www.socialsecurity.gov/myaccount to request a replacement Social Security card online, as long as you live in one of the participating states or the District of Columbia, are not requesting a name change or any other change to your card, and you meet other requirements.

There is no fee to create a my Social Security account, but you must have an email address. See other side for instructions on setting up an account using an activation code.

Email account set up

There are many options available to set up an email address and it can be done in as little as five minutes. Each email provider has its own criteria for setting up an account and you must accept the provider’s terms of use agreement. Some examples of free email providers include:

AOL: aolmail.com
Gmail: gmail.com
iCloud Mail (Apple): icloud.com
Outlook: outlook.com
Yahoo: yahoo.com

*This is not a complete list of email providers. Social Security is not endorsing any of these particular email account provider(s), as you may use other email account providers as appropriate.

NOTE: Even if you do not use email on the computer, if you have a smart phone it is likely that you already have an email account. Contact your cell phone service provider to find out.

Setting up your own my Social Security account

After you have a valid email address, you are ready to set up your own my Social Security account. To set up your account, visit www.socialsecurity.gov/myaccount then follow the steps on the back of this page:
Select “Sign In or Create an Account”
To create a my Social Security account, you must be at least 18 years old and have:
- A valid email address;
- A Social Security number; and
- A U.S. mailing address.

Provide some personal information to verify your identity

Choose a username and password
- Then, select how you would like to receive a one-time security code by providing the email address you registered or text-enabled cell phone number. You’ll then receive a security code via text or email that you will need to enter within 10 minutes to finish creating your account.

NOTE: We’ll send a one-time security code to your cell phone or to your email address each time you sign in with your username and password. The security code is part of our enhanced security feature to protect your personal information. Keep in mind that your cell phone provider's text message and data rates may apply.
Produce to People

What is Produce to People?

Produce to People provides individuals and families with 35 to 50 pounds of food consisting mostly of fresh produce. There are 18 distributions monthly throughout the Food Bank service area.

Who qualifies for assistance?

Any Pennsylvania household qualifies if they:
- Earn income within 185 percent of the poverty line outlined below.
- Receive other social services like Medicare, Social Security, unemployment, free or reduced price school lunches.
- Have a temporary emergency condition (fire, loss of power or job loss for example)

Be sure to bring bags, boxes or a rolling cart as you will receive 35 to 50 pounds of food.

<table>
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<th>Monthly</th>
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<tr>
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Per Additional Person
Add $8,177 per year or $681 per month

How do I register?

You do not need to bring any proof of income, documentation or identification to receive food. Registration takes place at every distribution.

Where is the distribution?

See reverse for the full list of locations and dates. Each site is served once per month.

Greater Pittsburgh community food bank

SNAP (food stamps) can help you buy food. Call us for help applying.
1-833-822-SNAP (7627)
## Allegheny County Sites

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### Locations
- **Pittsburgh Langley K-8 - Cafeteria**: 2940 Sheraden Blvd | Pittsburgh, PA 15204
- **Braddock Volunteer Fire Dept. #2 Social Hall**: 845 Talbot Ave | Braddock, PA 15104
- **Faison School**: 7430 Tioga St | Pittsburgh, PA 15208
- **Our Lady of the Most Blessed Sacrament**: 1526 Union Ave | Natrona Heights, PA 15065
- **Greater Pittsburgh Community Food Bank**: 1 North Linden St | Duquesne, PA 15110
- **Founders' Hall Middle School - Cafeteria**: 1960 Eden Park Blvd | McKeesport, PA 15132
- **Pittsburgh King PreK-8**: 50 Montgomery Place | Pittsburgh, PA 15212
- **Southside Market House**: Bedford Sq. 12th and Bingham St. | Pittsburgh, PA 15203

### Time
- **5:30 p.m. - 7 p.m.**
- **10 a.m. - noon**

### Regional Sites

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### Locations
- **Greater Johnstown Career & Technology Center**: 445 Schoolhouse Rd | Johnstown, PA 15904
- **Saint Bernard Food Pantry**: 139 Huber St | Hastings, PA 16646
- **Washington County Fairgrounds**: 2151 N Main St | Washington, PA 15301
- **Church in the Round**: 744 Griffith St | Aliquippa, PA 15001
- **Beaver Falls Middle School**: 1601 8th Ave | Beaver Falls, PA 15010
- **Butler City Farmers' Market**: 205 South Chestnut St | Butler, PA 16001
- **Greene County Fairgrounds**: 107 Fairgrounds Rd | Waynesburg, PA 15370
- **St. Vitus School**: 915 South Jefferson St | New Castle, PA 16101
- **Fayette Country Fairgrounds - Grange Building**: 123 Pechin Rd | Dunbar, PA 15431
- **Jackson Twp Building**: 104 Tunnel Rd | Holbrook, PA 15341

### Time
- **10 a.m. - noon**
- **4:30 p.m. - 6 p.m.**

### Dates in gray squares are not typical distribution days of the month

**Updated: November 12, 2019**

Find us online at pittsburghfoodbank.org/producetopeople
Produce to People hotline: 412-460-3663, ext. 727
For information on produce distributions in Somerset County, see scmfb.org or call 814-443-6573, ext. 3