

Bridging the Gap:

Understanding Your Health Insurance Coverage Options After Retirement

ND Navigators

Health Insurance Marketplace



What are my options?

- **Spouse's insurance policy**

- **COBRA**

Cost of plans vary – 18 months after separation date is typical

- **Insurance carrier plan**

Not eligible for premium tax credits

- **Medicare/ND PERS Dakota plan**

For Medicare assistance, contact SHIC - (888) 575-6611 or ndshic@nd.gov

What are my options?

Health Insurance **Marketplace** plan

- Losing coverage qualifies as a Special Enrollment period – may need documentation (ie. loss of coverage)
(60 days before to 60 days after separation date)
- Voluntarily dropping coverage doesn't qualify
Would need to wait until Open Enrollment (November 1 – December 15)
- Can get premium tax credits if you are not enrolled in retiree coverage
- This year, most North Dakotans had the choice from about 30 plans through 3 insurers (Blue Cross Blue Shield, Medica, and Sanford)

Show Me the Numbers!

Health Insurance Marketplace
Calculator on
www.ndcpd.org/NDnavigator



Example of Results

You are likely eligible for financial help

**Estimated financial
help:**

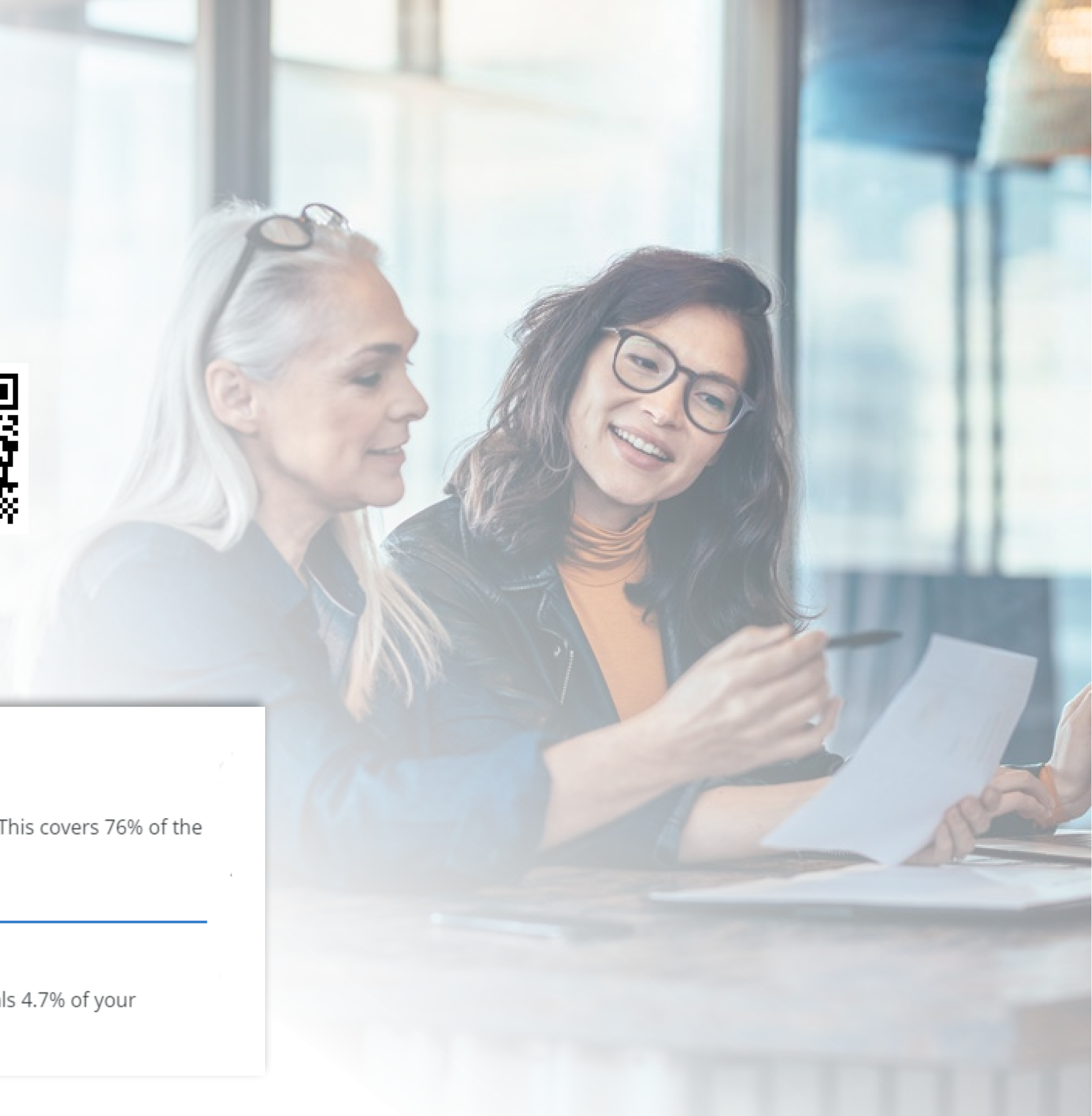
\$604

per month (\$7,249 per year) as a premium tax credit. This covers 76% of the monthly costs.

**Your cost for a silver
plan:**

\$192

per month (\$2,303 per year) in premiums (which equals 4.7% of your household income).



REFERENCE
CHART

Yearly Guidelines & Thresholds | Coverage Year 2025

2024 Federal Poverty Guidelines (Coverage Year 2025)

# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$15,060	\$20,783	\$22,590	\$30,120	\$37,650	\$45,180	\$60,240
2	\$20,440	\$28,207	\$30,660	\$40,880	\$51,100	\$61,320	\$81,760
3	\$25,820	\$35,632	\$38,730	\$51,640	\$64,550	\$77,460	\$103,280
4	\$31,200	\$43,056	\$46,800	\$62,400	\$78,000	\$93,600	\$124,800
5	\$36,580	\$50,480	\$54,870	\$73,160	\$91,450	\$109,740	\$146,320
6	\$41,960	\$57,905	\$62,940	\$83,920	\$104,900	\$125,880	\$167,840
7	\$47,340	\$65,329	\$71,010	\$94,680	\$118,350	\$142,020	\$189,360
8	\$52,720	\$72,754	\$79,080	\$105,440	\$131,800	\$158,160	\$210,880

For households with more than 8, add \$5,380 for each additional person. Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines. Eligibility for premium tax credits in coverage year 2025 is based on 2024 poverty guidelines. FPL = federal poverty line.

Expected Premium Contribution (Coverage Year 2025)

Annual Household Income (% of FPL)	Up to 150% FPL	200% FPL	250% FPL	300% FPL	400% FPL & Above
Expected Premium Contribution (% of Income)	0%	2%	4%	6%	8.5%

Source: American Rescue Plan Act Public Law No: 117-2; Inflation Reduction Act Public Law No: 117-169






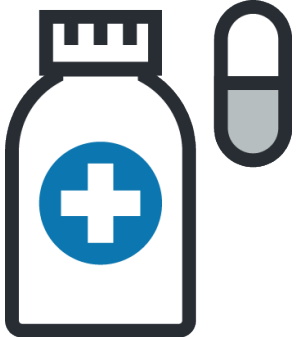

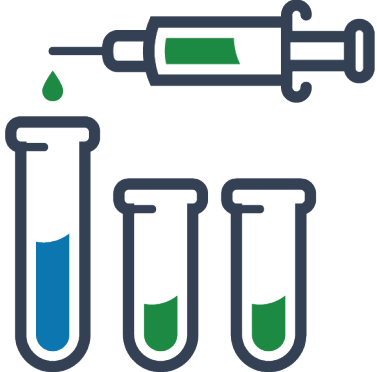


Employer-Sponsored Insurance Affordability Threshold (Coverage Year 2025)

Eligibility for Premium Tax Credits If Offer of Employer-Sponsored Insurance is Considered Unaffordable	
Considered unaffordable if ESI offer exceeds:	Affordability of family coverage determined by:
9.02%	Cost of family coverage

Source: irs.gov/pub/irs-drop/rp-24-35.pdf

All plans offered in the Marketplace cover these

10 Essential Health Benefits:

<p>Ambulatory patient services (outpatient care you get without being admitted to a hospital)</p> 	<p><u>Emergency services</u></p> 	<p>Hospitalization (like surgery and overnight stays)</p> 	<p><u>Pregnancy, maternity, and newborn care</u> (both before and after birth)</p> <p>Plans must also include the following benefits: <u>Birth control coverage</u> & <u>Breastfeeding coverage</u></p> 	<p><u>Mental health and substance use disorder services</u>, including behavioral health treatment (this includes counseling and psychotherapy)</p> 
<p>Prescription drugs</p> 	<p>Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)</p> 	<p>Laboratory services</p> 	<p><u>Preventive and wellness services</u> and chronic disease management</p> 	<p>Pediatric services, including oral and vision care (but adult dental and vision coverage aren't essential health benefits)</p> 

Metal Categories: **Bronze**, **Silver** and **Gold**

(Platinum not available in ND)

How you and your insurance plan split costs

Estimated averages for a typical population. Your costs will vary.

Plan Category	The insurance company pays	You pay
Bronze	60%	40%
Silver	70%	30%
Gold	80%	20%
Platinum	90%	10%

Bronze

- **Lowest monthly premium¹**
\$
- **Highest** costs when you need care
\$\$\$
- Bronze plan **deductibles²** can be thousands of dollars a year.
\$\$\$\$
- **Good choice if:**
You want a low-cost way to protect yourself from worst-case medical scenarios, like serious sickness or injury. Your monthly premium will be low, but you'll have to pay for most routine care yourself.

Silver

- **Moderate monthly premium**
\$\$
- **Moderate** costs when you need care
\$\$
- Silver plan **deductibles** are usually lower than those of Bronze plans.
\$\$
- **Good choice if:**
You qualify for “extra savings” — or, if not, if you're willing to pay a slightly higher monthly premium than Bronze to have more of your routine care covered.

Gold

- **Highest monthly premium**
\$\$\$
- **Low** costs when you need care
\$
- Gold plan **deductibles** are usually low.
\$
- **Good choice if:**
You're willing to pay more each month to have more costs covered when you get medical treatment. If you use a lot of care, a Gold plan could be a good value.

¹ **Premium:** Your monthly cost to maintain coverage

² **Deductible:** the amount of medical costs you pay before your plan starts to pay (not including preventative care)

Open Enrollment

- Financial help is available
- More affordable plans
- Save money
- Comprehensive plans

** Enrolled tribal members may enroll any time*



Open Enrollment

- Begins **November 1**
Last day is **December 15**
with coverage starting January 1

Do you qualify for a Special Enrollment Period for health coverage?

Changes in Residency

Moving to a new ZIP code where new QHPs are available
Seasonal worker moving to or from the place they live and work
Moving to or from a shelter
A student moving to or from the place they attend school
Moving to the U.S. from a foreign country or U.S. territory

Changes in Household

Getting married
Getting divorced
Having a baby
Adopting or fostering a child
Death in the family

Loss of Health Coverage

Losing job-based health coverage
Losing eligibility for Medicare
Losing eligibility for Medicaid
Losing eligibility for CHIP
Turning 26 and losing parental coverage

Life Events

Income changes that affect the coverage for which you qualify
Gaining status as an American Indian or Alaska Native
Becoming a U.S. citizen
Leaving incarceration
AmeriCorps members starting or ending service

New Opportunity

Low Income or below 150% of Federal
Poverty Line

Navigator Project



In Fall of 2021, the North Dakota Center for Persons with Disabilities (NDCPD) at Minot State University received funding for a cooperative agreement with CMS.

This funding enables Navigators to provide enrollment and educational assistance with health insurance through the Marketplace and for assistance with Medicaid Expansion enrollment.

As of August 27, 2025 the funding will be cut by 90%.

What information will I need?

My Marketplace Application Checklist

When you visit [HealthCare.gov](https://www.healthcare.gov) to apply for or re-enroll in your Health Insurance Marketplace® coverage, you'll need to give this information about you and your household:

<input type="checkbox"/>	Information about your household size. Figure out who in your household will apply together before you start your application. Visit HealthCare.gov/income-and-household-information/household-size for help figuring out who needs coverage.
<input type="checkbox"/>	Home and/or mailing addresses for everyone applying for coverage.
<input type="checkbox"/>	Information about everyone applying for coverage, like Social Security Numbers and birth dates.
<input type="checkbox"/>	Information about the professional helping you apply, if you're getting help completing your application.
<input type="checkbox"/>	Information on how you plan to file your taxes in 2022.
<input type="checkbox"/>	Employer and income information for every member of your household (like from pay stubs or W-2s). Visit HealthCare.gov/income-and-household-information/income to learn more about what types of income to include and not include.
<input type="checkbox"/>	Your best estimate of what your household income will be in 2022. Visit HealthCare.gov/income-and-household-information/how-to-report for help estimating your income.
<input type="checkbox"/>	Policy numbers for any current health plans covering members of your household.
<input type="checkbox"/>	A completed Employer Coverage Tool for every job-based plan you or someone in your household is eligible for. (You'll need to fill out this form even for coverage you're eligible for but don't enroll in.) Visit HealthCare.gov/downloads/employer-coverage-tool.pdf to view or print the tool.
<input type="checkbox"/>	Notices from your current plan that include your plan ID, if you have or had 2021 Marketplace coverage.
<input type="checkbox"/>	Document information for legal immigrants and naturalized citizens.

833-545-9448



**Fill out a Contact Form and a
Navigator will reach out to help**

Part of:

