

Do you qualify for health insurance with no monthly costs?

Call today, you may qualify
for a premium tax credit
up to **\$12,500**



**We are helping people like
you save hundreds in
medical expenses everyday.**

"I was paying \$700 per month for health insurance, Palmetto HealthPro got me a plan for \$36 per month with no deductible and \$1000 max out of pocket. I really like the new Obamacare!"
-Susan J. (Greenville, SC)

-  Specializing in Marketplace Health Insurance
-  Premium Tax Credits up to \$12,500
-  No Deductible Health Insurance Plans
-  \$1,000 max Out-of-Pocket Plans

AFFORDABLE CARE ACT

You got questions?

WE HAVE ANSWERS!



No Insurance Equals IRS Penalty

PAY OR PLAY - The penalty for noncompliance occurs if you do not have a qualifying health insurance plan this year. This penalty will be enforced by the IRS on your 2014 tax return.

Year	Penalty will be the more expensive of the two amounts below
2014	Greater of \$95 per uninsured person or 1% of household income up to \$285
2015	Greater of \$325 per uninsured person or 2 percent of household income up to \$975
2016+	Greater of \$695 per uninsured person or 2.5 percent of household income up to \$2,085

Let our **Marketplace Specialists** find the right health insurance plan for you.

Call **PalmettoHealthPro** Today!



Health Insurance Terminology

Premium - A periodic payment to the insurance company to keep the insurance policy active.

Advanced Premium Tax Credit - The portion of your premium paid directly to the insurer in advance by the government.

Co-Pay* - An arrangement in which you pay a specified amount for services up front and the provider pays the remainder of the cost.

Deductible* - The portion of the medical expense that is to be paid by you before any claim benefits can be paid by the insurer.

Cost Sharing* - The share of costs covered by your insurance that you pay out of your own pocket. For example, on a 70/30 plan, after the deductible is met, you would pay 30% and the insurer would pay 70% until the max out-of-pocket is met.

Out-Of-Pocket Maximum - The most you pay during a policy period (usually one year) before your health insurance or plan starts to pay 100% for covered essential health benefits.

*Counts toward your Out-Of-Pocket Maximum

