



## RPCV Health Care – What’s New and Different Frequently Asked Questions

### 1. What kind of health care will I get after my Peace Corps service is complete?

At the end of your service, the Peace Corps pays for one month of basic health insurance known as AfterCorps. You have the option to purchase two additional months of AfterCorps coverage at your own expense, but are under no obligation to do so. When your AfterCorps coverage runs out, you are responsible for your own health insurance coverage.

### 2. What is new in the Peace Corps’ insurance program for returned Peace Corps Volunteers (RPCVs)?

The Peace Corps has organized the availability of health insurance policies for RPCVs since the mid-1990s. The Peace Corps has always paid the first month’s premium under what is now called AfterCorps, and will continue to do so.

After one free month of AfterCorps, Volunteers leaving service between November 1, 2013 and December 31, 2013, will have the option to purchase additional AfterCorps coverage through March 31, 2014, at their own expense, if they choose to do so.

After one free month of AfterCorps, Volunteers leaving service on or after January 1, 2014, will have the option to buy up to two months of AfterCorps coverage at their own expense, if they choose to do so.

For more information about AfterCorps coverage, visit <http://peacecorps.sevencorners.com/plan4.cfm>.

Beginning January 1, 2014, the Affordable Care Act makes affordable health insurance available through the Health Insurance Marketplace. The law also requires Americans to have health insurance that meets a baseline standard, called “minimum essential coverage.” As a low-cost, limited benefit plan, AfterCorps does not qualify as minimum essential coverage under the Affordable Care Act, so program availability is being adjusted so that RPCVs can obtain health coverage that meets this standard.

### 3. What are my insurance options after AfterCorps?

The Affordable Care Act was designed to ensure all Americans have access to quality, affordable health coverage. For RPCVs, this means there are a number of new choices for obtaining health insurance.

If you are under age 26, you may be eligible for coverage under your parents' health insurance plan. Regardless of your age, you may be eligible for insurance through a job or graduate school. You may also be eligible for Medicaid or other public programs.

Another option for purchasing individual or family health insurance is through the new Health Insurance Marketplace created under the Affordable Care Act. The Marketplace is a one-stop shop where you can compare plans and find out whether you are eligible for lower costs on your premiums. To see what health coverage you qualify for, please visit [www.HealthCare.gov](http://www.HealthCare.gov).

### 4. How much time do I have after I leave Peace Corps service to sign up for health insurance?

If you obtain coverage through the Health Insurance Marketplace, you should sign up for coverage no later than 60 days after the end of your Peace Corps service.

It is important that you take action within the first 60 days after the end of your Peace Corps service to select the insurance plan that is right for you. If you do not pick a new insurance plan during this period, you may have to wait for the next open enrollment period to sign up for coverage. Open enrollment periods take place just once a year.

Please note that new insurance coverage purchased through the Marketplaces only becomes effective at the beginning of a month. Please plan ahead to prevent any gaps in coverage. To see what plans are available and what subsidies you qualify for, please visit [www.HealthCare.gov](http://www.HealthCare.gov).

If you remain overseas after your Peace Corps service ends, you will need to sign up for health insurance coverage either before you return to the U.S. or promptly upon returning home.

### 5. What happens if I don't take any action and don't enroll for any health insurance coverage?

If you don't take any action and don't enroll for any health insurance coverage, after the month of free AfterCorps provided by Peace Corps ends, you will not have health insurance. If you choose to purchase two additional months of AfterCorps, but take no further action, after your total of three months of AfterCorps coverage ends, you will not have health insurance.

If you go without health insurance that meets the standard of "minimal essential coverage" for three full consecutive months in a calendar year, you may be subject to a financial payment under the law's individual responsibility provision. In addition, you will not have health insurance coverage.

## 6. Where do I sign up?

If you are not eligible for coverage under your parents' plan, through a job or school, or other programs, you can visit the Health Insurance Marketplace to purchase private coverage or find out if you are eligible for Medicaid.

Each state has its own online Marketplace. You should use the Marketplace associated with the state where your home of record is, or with the state where you plan to live after your Peace Corps service. If you move from one state to another, you can sign up for new insurance in your new state at the time you move. You can find your state's Marketplace and get more information by visiting [www.HealthCare.gov](http://www.HealthCare.gov). You can also call 1.800.318.2596 (TTY: 1.855.889.4325), 24 hours a day, 7 days a week to get help enrolling over the phone.

## 7. What is a Health Insurance Marketplace?

A Health Insurance Marketplace is a way to compare and purchase insurance policies available in your state from private insurers. You can apply online, on paper, or over the phone, although online may be the easiest.

The Marketplace simplifies your search for health coverage by gathering the options available in your area in one place. You can compare plans based on price, benefits, quality, and other features important to you before you make a choice.

In the Marketplace, you can find information about prices and benefits in simple language. You will get a clear picture of what premiums you would pay and what benefits and protections you would get before you enroll. You can compare plans based on what's important to you, and choose the combination of price and coverage that fits your needs and budget.

The application process will also provide information about your eligibility for reduced premiums or Medicaid. Single individuals with income below about \$46,000 per year can qualify for lower costs on their monthly premiums.

## 8. What are the benefits of getting insurance from a Health Insurance Marketplace?

The Marketplace is a one-stop shop. You can compare plans and find out whether you are eligible for lower costs on your monthly premium, or whether you qualify for Medicaid or other available programs, all in one place. To find your state's Marketplace or find more information, visit [www.HealthCare.gov](http://www.HealthCare.gov).

## 9. When does this all start?

Coverage in the Health Insurance Marketplace takes effect as soon as January 1, 2014.

Peace Corps Volunteers ending their service between November 1, 2013 and December 31, 2013, will have the option to purchase additional AfterCorps coverage through March 31, 2014.

Starting January 1, 2014, RPCVs will have the option to buy up to two months of additional AfterCorps coverage. For more information about AfterCorps coverage, visit <http://peacecorps.sevencorners.com/plan4.cfm>.

10. Do I have to worry about penalties for the period I am in the Peace Corps?

No. The comprehensive medical care that you receive during Peace Corps service meets the standard for minimum essential coverage while you are in service, so you will be exempt for any month that you are in service.

11. Will having AfterCorps coverage affect my eligibility for getting coverage through the Health Insurance Marketplace?

No. Anyone may purchase insurance through the Marketplace. However, you must sign up within 60 days of the end of your Peace Corps service, or you may have to wait until the next open season.

12. Does the Affordable Care Act affect medical support for RPCVs who have persistent medical conditions related to their service, or have claims pending with the Federal Employees' Compensation Act?

No. Returned Volunteers who are no longer in service but have a service-related injury or illness are required to file a claim under the Federal Employees' Compensation Act (FECA), through the Department of Labor. Medical support for returned Volunteers who have persistent medical conditions related to their service is provided under FECA, not by the Peace Corps. None of the changes described above affects the FECA program in any way or changes benefits provided under FECA. Please note that FECA benefits do not qualify as minimum essential coverage and only cover care needed for a service-related condition. You will still need regular health insurance in addition to FECA.