

AmeriCorps Healthcare Benefits Plan and the Affordable Care Act



In 2010, the Affordable Care Act (ACA) was signed into law ensuring that healthcare is available to all Americans. Under the ACA, you may be required to have healthcare coverage. (For more information on the ACA please [click here](#).)

It is important that you have information to help you decide what healthcare coverage is available and works best for you. The following healthcare options may be available to you while you serve in the VISTA program.

- **Family healthcare coverage:** If you are 26 or younger and on a parent's plan, or married and covered by a spouse's plan, you may continue this coverage during your term of service. You can even remain on your parent's plan if you are married, not living with your parents, attending school, or not financially dependent on your parents. For more information about this option, please see <https://www.healthcare.gov/can-i-keep-my-child-on-my-insurance-until-age-26/>. If you are married, and you are already covered by your spouse's healthcare plan when you enroll in the VISTA program, you may remain on your spouse's plan while in VISTA service. For more information, please see <https://www.healthcare.gov/what-if-i-have-job-based-health-insurance/>.
- **Healthcare coverage purchased through the Health Insurance Marketplace:** Every state has a Health Insurance Marketplace where you can shop for coverage and find out if you qualify for lower costs. You may be eligible to purchase a private insurance plan or enroll in Medicaid. For more information, please see <https://www.healthcare.gov>.
- **Medicaid or Medicare healthcare coverage, or military healthcare benefits:** For those already receiving or eligible for Medicaid, Medicare, or military healthcare benefits, you may still receive those benefits during your year of service. For more information about Medicare or Medicaid, please see: <http://www.cms.gov/>.

VISTA members are also eligible for healthcare coverage with the **AmeriCorps Healthcare Benefits Plan:**

- **AmeriCorps Healthcare Benefits Plan:** The AmeriCorps Healthcare Benefits Plan is available to members at no cost and covers most non-routine medical services, limited preventative care visits (e.g. an annual ob-gyn visit for women), medical emergencies, surgical, and hospitalization expenses, and certain prescription drug costs. The AmeriCorps Healthcare Benefits Plan is not insurance, but rather a basic health benefit package, and will not satisfy the individual responsibility requirement of the ACA. The plan does not cover pre-existing conditions or routine dental care. For more information about the AmeriCorps Healthcare Benefits Plan, please see the AmeriCorps Healthcare Guide or visit <http://americorps.sevencorners.com/>. If you would like to learn more about the AmeriCorps Healthcare Benefits Plan or discuss your eligibility, please contact the Plan's administrator, Seven Corners, 1-866-699-4186.

All incoming VISTA members are automatically enrolled in the AmeriCorps Healthcare Benefits Plan. You may rely on coverage with this plan until you elect alternative healthcare coverage, or throughout your tenure in the VISTA program. You may also decline enrollment in the AmeriCorps Healthcare Benefits Plan.

At Pre-Service Orientation (PSO), you will be asked to submit an Other Health Coverage Questionnaire or, if you wish to decline enrollment, a Waiver of Coverage form from the plan's Administrator, Seven Corners, Inc. These forms are found on the next two pages or online at:

Other Health Coverage Questionnaire: http://americorps.sevencorners.com/docs/other_coverage_questionnaire.pdf

Waiver of Coverage: <http://americorps.sevencorners.com/docs/waiver.pdf>