Health Insurance Options in Nebraska
A resource from the Community Health Centers of Nebraska

The NebraskaHealth+ Centers have Certified Application Counselors on staff that are trained and educated in the different options for health insurance. An application may be completed online, by phone, or by paper. Schedule an appointment with a Counselor at a Health Center to start the process. Be prepared to bring the listed items to the appointment:

- Income information for everyone in your family
- Driver’s License or ID
- Bank Statements
- Pay stubs from the past 30 days

Additional information may be requested.
You can find additional information and resources at ACCESSNebraska: www.ACCESSNebraska.ne.gov

How do I apply?

Need Health Insurance Assistance?
Contact a Certified Application Counselor at your local NebraskaHealth+ Center for more information.

Columbus:
Good Neighbor Community Health Center
4321 41st Ave., Columbus, NE 68601
402.562.8962

Fremont:
Good Neighbor Fremont Clinic
2740 N. Clarkson St., Fremont, NE 68025
402.721.0951

Gering:
Community Action Health Center
975 Crescent Dr., Gering, NE 69341
877.977.3906

Grand Island:
Heartland Health Center
3307 West Capital Ave., Grand Island, NE 68803
308.382.4297

Lincoln:
Bluestem Health
1021 North 27th St., Lincoln, NE 68503
402.476.1455

Norfolk:
Midtown Health Center
302 West Phillip Ave., Norfolk, NE 68701
402.371.8000

Omaha:
Charles Drew Health Center
2915 Grant St., Omaha, NE 68111
402.457.1207

OneWorld Community Health Centers
4920 South 30th St., Suite 104, Omaha, NE 68107
402.502.8888

Iowa:
All Care Health Center
902 South 6th St., Council Bluffs, IA 51501
712.325.1990

Siouxland Community Health Center
1021 Nebraska St., Sioux City, IA 51105
712.252.2477

This information has been provided to you by the NebraskaHealth+ Centers. Eligibility is unique to each case and final determination is handled by the Nebraska Department of Health and Human Services.
Heritage Health Adult

**New!** Starting fall of 2020, Nebraska will expand Medicaid benefits to low-income, able-bodied adults of working age (19-64 years old). You must meet income requirements to apply. Most newly eligible Nebraskans will start with the Basic benefits package which includes; Doctor services, Emergencies, Hospitalization, Maternity and Newborn, Wellness visits and more.

Newly eligible Nebraskans who are 19 or 20 years old, pregnant, or medically frail will receive the Prime benefits package, which is the Basic benefits package plus:

- Dental Services
- Vision Services; and
- Over-the-counter medications

**Important Dates**

**August 1, 2020** — Begin accepting Heritage Health Adult applications

**October 1, 2020** — Coverage begins

You may be eligible if you make less than:

<table>
<thead>
<tr>
<th>Household/Family Size</th>
<th>Yearly Income Limits</th>
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<tbody>
<tr>
<td>1</td>
<td>$17,609</td>
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<tr>
<td>2</td>
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<td>$42,338</td>
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<td>$48,521</td>
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</table>

Medicaid/CHIP

Nebraska Medicaid provides health services to certain low income persons including those who are aged, blind, disabled, children aged 18 and younger, pregnant women and others who meet eligibility requirements.

CHIP (Children’s Health Insurance Program) extends Medicaid health services to children ages 18 and younger with no insurance.

Medicaid or CHIP might be for you if you meet the income requirements and are in one of the following eligible groups:

- You are under 19 years old.
- You are pregnant.
- You are aged 65 or over.
- You are under 65 years of age, have a disability, or are visually impaired according to Social Security.
- You are the parent, or caretaker relative, of a child under 19 years old.
- You are a citizen or lawfully present in the United States.
- You are a foster care youth who has aged out of the system (under the age of 26).

Apply for benefits anytime of the year. Plan selection, through Heritage Health, is done during Open Enrollment in the fall. Members can also change their plan in the first 90 days.

Note: Some women, regardless of their citizenship status, may receive prenatal care for their unborn children through 599 CHIP.

Health Insurance Marketplace

Health Insurance Marketplace connects Nebraskans to affordable, quality health insurance plans and provides financial assistance to those who are eligible.

The Health Insurance Marketplace offers different plan types to meet a variety of needs and budgets. You may qualify for premium tax credits to help lower your monthly premium.

**Important Dates for Enrollment**

**Health Insurance Marketplace**

Open Enrollment: 

November 1st-December 15th, 2020

**Key Services Covered by Health Insurance**

- Hospital services
- Doctor visits
- Behavioral health services
- Pregnancy-related services
- Prescription drugs

Other Assistance Programs in Nebraska

- Supplemental Nutrition Program (SNAP)
- Aid to Dependent Children (ADC)
- Aid to Aged, Blind and Disabled (AABD) Payment
- Low Income Home Energy Assistance Program (LIHEP)
- Child Care Subsidy
- Refugee Resettlement Program
- Social Services for the Aged and Disabled (SSAD)

For more information, visit the Department of Health and Human Services website: [www.dhhs.ne.gov](http://www.dhhs.ne.gov)

Monthly Income Eligibility

To qualify for low or no-cost health insurance, you must meet certain eligibility requirements. Use the chart below to find your household size and monthly income. If you make less than that amount, you or your children may be eligible for Medicaid, CHIP, or the Marketplace.

<table>
<thead>
<tr>
<th>Household Members</th>
<th>CHIP (children ages 0-18)</th>
<th>599 CHIP (for unborn children)</th>
<th>Pregnant Women</th>
<th>Parents/Caretaker Relatives</th>
<th>Aged, Blind, Disabled</th>
<th>NEW! Heritage Health Adult</th>
<th>Health Insurance Marketplace</th>
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<tbody>
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</table>

Income guidelines and other eligibility requirements are subject to change or may apply including: citizenship, immigration status, and residency.

1 Nebraska Department of Health and Human Services, Rules and Regulations, 477-000-012 2 Based on 2020 Federal Poverty Guidelines.