

Deadline Monday to enroll in Affordable Care Act coverage

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Link: <http://www.sltrib.com/sltrib/news/57744341-78/health-online-gov-healthcare.html.csp>

The window to enroll in the Affordable Care Act's health insurance marketplace, www.HealthCare.Gov, closes Monday.

Those who have started applications but are unable to complete them by that date will be able to apply for an extension. Clicking a blue box on www.HealthCare.Gov will give them through mid-April to finish.

The [next enrollment opportunity](#) is in November for coverage effect in 2015. Here are the answers to a few last-minute questions:

What if I miss the deadline?

The federal health law requires virtually all Americans to have health coverage or pay a tax penalty. Some are exempt from the penalty: certain religious groups, incarcerated individuals, undocumented immigrants, Indian tribes, individuals below the income threshold for filing taxes and those who have to pay more than 8 percent of their income for health insurance, after taking into account any employer contributions or tax credits.

Need help enrolling?

There are several options for those who need help shopping the Affordable Care Act's online health exchange:

- Go to <http://www.takecareutah.org> or call 211 to find the nearest trained navigator.
- Find a certified insurance broker near you at bit.ly/brokerfind.
- Click on the online chat at healthcare.gov.
- Call the toll-free call center at 1-800-318-2596.

Calculate your subsidy

The online marketplace was designed to allow shoppers to find out whether they qualify for subsidies, receive them and apply them toward the cost of premiums.

Americans who qualify for subsidies earn between 100 percent and 400 percent of the federal poverty level. In that window, individuals earn between about \$11,000 and \$44,000, and a family of four has an income between \$33,000 and \$92,000.

Those having trouble using the site can get an estimate using an online calculator from the Henry J. Kaiser Family Foundation here: <http://kff.org/interactive/subsidy-calculator/>.