



2014	Anonymous donation of \$1 million dollars donated to implement third-party payment program in Durham County
December 15, 2014	PremiumHelp.org program went live
August 2015	More than 177 applications approved, covering almost 300 people
August 2015	Funding continued for Durham and raised to expand into Orange and Wake counties for 2016 enrollment year
September 2016	528 applications approved, covering 842 people in the three counties

Eligibility for United Way PremiumHelp.org Program

To qualify for assistance for 100% of premium costs, applicant(s) must:

- Currently live in **Durham, Orange* or Wake County**
- Be a US citizen or have a **lawfully present status** (program uses same definition as Marketplace)
- Have a **household income** (MAGI) in ranges in the box on the right



Family Members	Family Annual Income
1 Person	Between \$11,770 and \$20,597.50
2 People	Between \$15,930 and \$27,877.50
3 People	Between \$20,090 and \$35,157.50
4 People	Between \$24,250 and \$42,437.50
5 People	Between \$28,410 and \$49,717.50
6 People	Between \$32,570 and \$56,997.50
7 People	Between \$36,730 and \$64,277.50
8 People	Between \$40,890 and \$71,557.50

- Qualify for **Premium Tax Credits**
 - Must file taxes in 2016
 - Must file jointly if married, or qualify as “unmarried” under IRS rules (i.e. domestic violence survivors, Head of Household, abandoned spouses)
 - No offer of affordable employer-based coverage (family glitch consumers not eligible for this premium assistance program)
- Select **“FULL Advance Payment”** of Premium Tax Credit during enrollment on Marketplace

- Enrolled in one of the **eligible silver level plans for 2016 below**

- BCBSNC – Blue Local 5000
- BCBSNC – Blue Value 5000
- BCBSNC – Blue Local 3500
- BCBSNC – Blue Value 3500
- BCBSNC – Blue Value 2500

If applicant is a tobacco user: can **only** enroll in *BCBSNC – Blue Local 5000* or *BCBSNC - Blue Value 5000 plan* on the Marketplace

- **Complete PremiumHelp.org application** *after* enrolling through the Marketplace and receive a determination from United Way of Greater Triangle

The Results

	Durham County	Orange County	Wake County
Aver Age	45	37	42
Aver Household Size	2.2	1.64	2.18
Aver Household Income	\$22,347.02	\$19,050.88	\$21,870.76
Aver FPL	133.46%	132.78%	130.35%
Aver # People on Plan	1.6	1.19	1.64
Aver Tax Subsidy	\$621	\$402	\$572
Aver Monthly Premium	\$137	\$109	\$136
Aver Gross Premium	\$758	\$511	\$708



“I thank God for you because in the past me & my daughter had insurance, but could only afford to get a yearly physical & mammogram. Thank you so much for your generosity.”

“Thank you so much for PremiumHelp.org. It is a lifesaver, and I'm beyond grateful this program exists!”

“Tiki Windley has been a wonderful help! She is prompt, professional, and made this a great thing for me. I know I can call her with any problem or question and she's on it!”

“I'm a single mom of 2 children, with little income and very appreciative of this program!!!”

Tiki T. Windley, MPA

Director, www.PremiumHelp.Org

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Help With Health Insurance

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