

Looking Out For Your Legal Rights®

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*Cuáles Son Sus
Derechos Legales*
La versión en
español la encontrará
al reverso.

Special Enrollment Period for Marketplace Health Insurance

The Open Enrollment Period for Marketplace Health Insurance Ended, But You Still Can Enroll With SEP

“OPEN ENROLLMENT” to buy private health insurance for 2018 through the Federal Marketplace (www.healthcare.gov) ended on December 15, 2017. If you already had a Marketplace policy, November 1-December 15 was also the time to re-enroll or change plans. All states like New Jersey that use the Federal Marketplace had this limited open enrollment period for 2018.

What if I missed the open enrollment period?

The only way you will be able to qualify for a Marketplace plan for 2018 is if you qualify for a *Special Enrollment Period* (SEP). An SEP is triggered by a specific event. You usually have 60 days from the triggering event to apply for coverage through the Marketplace. The most common event triggering an SEP is loss of other health coverage. For example, if you have health insurance coverage through your job, but lose that coverage on April 1, 2018, you could still enroll in a 2018 Marketplace plan even though open enrollment for 2018 has closed. This is because you would

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qualify for an SEP as long as you enroll within 60 days of April 1 (by June 1, 2018). Keep in mind that if you want coverage by the first of a month, you need to enroll by the 15 of the prior month. (If you want coverage by April 1, you have to enroll by March 15.)

This applies if you are laid off, quit your job, or have a reduction in hours that makes you no longer eligible for your plan at work. This also applies if you lose employer coverage through di-



You usually have 60 days from a triggering event to apply for coverage through the Marketplace under the Special Enrollment Period rules.

orce, legal separation from, or death of your spouse. You also qualify for an SEP if your employer continuation coverage (such as COBRA) expires, if your student health plan expires, or if you lose coverage under your parent's plan because you turned 26 or 30. A person who is currently receiving NJ FamilyCare and is terminated because of an increase in income or some other change also qualifies for an SEP.

Other examples of events triggering SEPs are:

- You are released from prison or jail.
- The contribution you have to pay for your health plan at work is increased above a certain level.
- You newly gain status as a citizen or lawfully present immigrant.
- You get married.
- You adopt a child.
- You move from another state to New Jersey.

Buying health insurance can be very expensive. For example, a 62-year-old single person in New Jersey would have

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This newsletter is for general information only. If you have a legal problem, you should see a lawyer.

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Household Size	Annual Limit for Premium Subsidies (APTC) on the Marketplace	Annual Limit for Cost Sharing Reductions (CSR) on the Marketplace
1	\$ 48,560	\$ 30,350
2	\$ 65,840	\$ 41,150
3	\$ 83,120	\$ 51,950
4	\$100,400	\$ 62,750

to pay approximately \$893 per month to get a plan with a \$900 deductible and \$15 co-pays for generic prescription drugs. Under the ACA, however, people with low and moderate income can receive financial assistance, so that the same plan for a person with \$18,000 annual income would cost \$195 per month with a \$0 deductible and \$5 co-pays for generic prescription drugs. This premium may still be hard to afford, but it is much better than the cost without assistance. Premium subsidies, referred to as *Advance Premium Tax Credits (APTC)*, are available on a sliding scale based on income up to 400% FPL. You can also look for different Marketplace plans that have lower premiums, but higher deductibles and co-pays, and get help with a Cost Sharing Reduction (CSR) for Silver Plans. CSRs are available up to 250% FPL (see chart above).

How is income calculated?

To determine eligibility for Marketplace financial assistance, Medicaid, and CHIP, one method for counting income is used. It is called the *Modified Adjusted Gross Income* or “MAGI” methodology. With a few exceptions, it is the same method that is used to calculate *Adjusted Gross Income* (AGI) on a federal income tax return. Generally, only

household income that is *taxable* is counted as income in determining eligibility for these programs. For example, SSI and child support are not counted as income because they are not taxable. You can also subtract amounts that you contribute to retirement plans like IRAs because they are deductible when determining AGI.

How do I apply for coverage through the Marketplace?

You can apply for a Marketplace plan online at www.healthcare.gov or by calling 1-800-318-2596. If you want in-person assistance, go to the Find Local Help section on the healthcare.gov website and enter your zip code or contact one of the agencies below for help.

Center for Family Services

Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, and Salem Counties
www.centerffs.org (search for Navigator Exchange Program)
1-877-9-ACCESS (1-877-922-2377)

The Food Bank of Monmouth and Ocean Counties

<http://fulfillnj.org/get-help/#healthcare>
 (732) 643-5888

Medicaid Eligibility for Adults for 2018		
Household Size	Annual Income Limit for Adult Medicaid (138% FPL)	Monthly Income Limit for Adult Medicaid (138% FPL)
1	\$ 16,754	\$ 1,396
2	\$ 22,715	\$ 1,893
3	\$ 28,667	\$ 2,389
4	\$ 34,638	\$ 2,887

Jewish Renaissance Medical Center

Union and Essex Counties

www.jrmmc.us/services/health-insurance-assistance

(973) 564-1415 (Newark)

(732) 347-8095 (Perth Amboy)

The Family Resource Network, Inc.

www.frmnavigator.org

Hunterdon, Mercer, Morris,

Ocean, and Somerset Counties

(800) 355-0271

In addition, New Jersey’s Federally Qualified Health Centers (FQHC) provide free enrollment assistance by certified application counselors. The list of those centers can be found at <http://njpca.site-ym.com/?page=LocateCenter>

Eligibility for NJ FamilyCare

If you did not enroll for insurance through the Marketplace, you should

check whether you and your family members are eligible for NJ FamilyCare. If you enroll in NJ FamilyCare, you will probably not have to pay a premium, deductible, or co-pay.

Under the Affordable Care Act (ACA), many new people became eligible for Medicaid (called NJ FamilyCare in New Jersey). New Jersey adults age 19 to 65 are now eligible for Medicaid if their household income is at or below 138% of the Federal Poverty Level (FPL). The chart below lists those amounts for 2017.

NJ FamilyCare for children includes both Medicaid and the Children’s Health Insurance Program (CHIP). Medicaid and CHIP have different income limits and different coverage plans, but both fall within the NJ FamilyCare program.

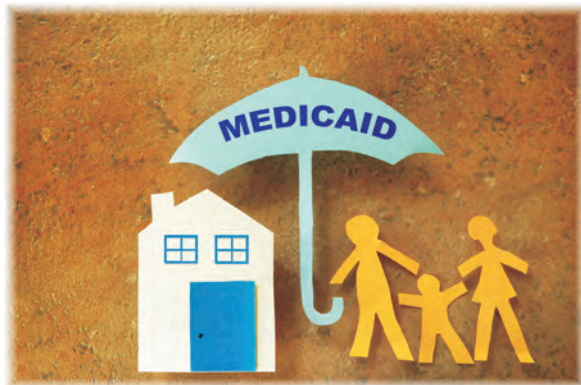
The Medicaid income limit for children is 147% FPL. Children eligible for

Medicaid and CHIP Eligibility for Children for 2018		
Household Size	Annual Income Limit for Child Medicaid	Annual Income Limit for CHIP Coverage
1	\$ 17,846	\$ 43,097
2	\$ 24,197	\$ 58,433
3	\$ 30,547	\$ 73,769
4	\$ 36,897	\$ 89,105

Medicaid get Plan A. Children above that income limit up to 355% FPL are eligible for the Children’s Health Insurance Program (CHIP). Depending on their income, children eligible for CHIP get Plan B, C, or D and might have to pay a higher portion of the cost. Children over 150% FPL have to pay small co-pays, and children over 200% FPL have to pay a small premium.

How do I apply for NJ FamilyCare?

If you think your income is low enough to qualify for NJ FamilyCare, apply online at njfamilycare.org or call 1-800-701-0710. In addition to NJ FamilyCare programs based on your income, there are also Medicaid programs within NJ FamilyCare for persons based on disability or age (over 65). You can apply in person for all Medicaid programs whether based on income, dis-



NJ FamilyCare for children includes both Medicaid and the Children’s Health Insurance Program (CHIP).

ability, or age by going to your county Board of Social Services. For a list of county welfare agencies, go to www.state.nj.us/humanservices/dfd/programs/njsnap/cwa.

You can sign up for NJ FamilyCare at any time. There is no limited enrollment period. □

*By Joshua Spielberg, Chief Counsel,
Legal Services of New Jersey Health Care Access Project*

New Law Prohibits Mugshot “Extortion” by Internet Publishers

DID YOU KNOW? It is against the law for online publishers of mugshot and arrest information to charge you a fee to remove the information. You are also entitled to sue for damages and may even be awarded attorneys’ fees and punitive damages for willful or reckless violations of the law.

It may be difficult to find and track these publishers. Some may even operate in other countries. But they are still subject to this law if they do business or use your information in New Jersey.

Online publication of criminal record information, or “mugshots,” can frustrate the efforts of rehabilitated people to obtain employment, secure housing, and be free of other negative consequences that can hinder their progress.

With this law, New Jersey joins more than a dozen other states with similar provisions outlawing such “extortion practices” and prohibiting the harmful exploitation of those with criminal records for financial gain.

Contact LSNJ if you run into any issues with online publishers using your mugshot or arrest information and charging a fee for its removal.

—Akil Roper, Chief Counsel, Reentry, Legal Services of New Jersey

Tenant Screening Agencies: Your Rights Under the Fair Credit Reporting Act

A landlord rejected my application for an apartment due to a prior eviction complaint. The information is not correct. What can I do to correct it?

SOME LANDLORDS may use tenant screening agencies to run background checks on a rental applicants. A tenant screening report may provide information on an applicant’s rental history, including eviction records, past addresses, Social Security verification, criminal history, etc. Landlords, realtors, and property managers may rely on these reports when deciding whether to rent to someone. If you are rejected because of what is on the report, and that information is inaccurate, you have rights under the Fair Credit Reporting Act (FCRA). You may have other rights against the landlord if you are denied a unit in violation of state and federal civil rights laws. Also, certain types of federally subsidized housing limit the instances under which a tenant can be denied a unit and have an appeal process.

Here are some steps that you can take to try to correct the problem:

Step 1: Find out where the information came from. If the report came from a



You have the right to contact the tenant screening agency and obtain a free copy of the report.

third party that is in the business of providing “consumer reports,” such as credit reports or tenant screening reports, then the business is a consumer reporting agency, and FCRA applies. You may find a list of some of the larger tenant screening agencies on the Consumer Financial Protection Bureau’s website at https://s3.amazonaws.com/files.consumerfinance.gov/f/documents/cfpb_consumer-reporting-companies-list.pdf.

Step 2: Get a copy of the report: The decision to deny you an apartment constitutes an “adverse action.” Under FCRA, the landlord must give you the name, address and telephone number of the agency that supplied the report. You have the right to contact the agency and obtain a free copy of the report.

Step 3: Review the report: You have the right to submit a reinvestigation request to the tenant screening agency to correct or delete inaccurate or obsolete information. In *most* cases, the agency cannot report negative information that is more than seven years old, or bankruptcies that are more than 10 years old. A consumer reporting agency must use reasonable procedures to ensure the maximum possible accuracy of the information contained in the report. Information on a consumer report *may* be “inaccurate” if it is potentially misleading. Even if what is on the report is true, it *may* be misleading if the information is

You can submit a written request to the agency to correct or delete inaccurate, misleading, or obsolete information.

not complete—for instance, if it does not include the outcome of the case. What is “inaccurate” is a developing area of case law, so it would be best to speak with an attorney for further guidance.

Step 4: Contact the Agency: You can submit a written request to the agency to correct or delete inaccurate, misleading, or obsolete information. Your letter should include the following:

- Your complete name and address.
- Each item that you dispute on the report. (You may want to also enclose a copy of the report with each of the disputed items circled.)
- Copies of all supporting evidence
- A statement of facts explaining why you dispute the item(s), including a reference to any enclosed evidence.
- A request that the information be removed or corrected.

Send your request by certified mail, return receipt requested. Keep a copy of your letter for your records. The reporting agency typically has 30 days to investi-

gate the matter free of charge, unless they consider your dispute frivolous. *Even if the correction is made, you may have grounds to sue if the agency did not use reasonable procedures to ensure the maximum possible accuracy of the information in the report.*

Step 5: What can I do if the correction is not made? At a minimum, you can ask the company to include a brief summary, explaining why the information is disputed, in future reports. You can also submit a complaint to the Consumer Protection Financial Bureau, www.consumerfinance.gov/complaint, or the Federal Trade Commission, www.ftc.gov/faq/consumer-protection/submit-consumer-complaint-ftc. You should consult an attorney to see if you have grounds to sue the reporting agency in court. Some consumer attorneys may take the case on a contingency fee basis. This means that you do not have to pay money up front and the attorney gets paid if you win the case or if it settles. A suit must be filed two years after you discover the violation, or five years after it occurs, *whichever is earlier.* □

By Linda Babecki, and Alice Kwong, Co-Chief Counsel, Housing, Legal Services of New Jersey

LEGAL SERVICES OF NEW JERSEY
Access legal information and resources
www.LSNJLAW.org

GET LEGAL HELP
Contact Our Statewide Legal Hotline, LSNJLAWSM
1-888-LSNJ-LAW (1-888-576-5529)
www.LSNJLAWHOTLINE.org



How to Find Legal Forms to Represent Yourself in Court

FOR MANY LEGAL problems, the legal system uses forms, which are basically “fill in the blank” legal documents. This article will tell you how to find forms, how to fill out forms, and how to file forms if you are representing yourself. This article will also tell you where you can get help.

What is the best way to find forms?

The easiest way to find forms is to do a Google search, but this may not be the best way because you may have to do extra work to make sure the form is legally correct. You may also have to pay for the form. Use Google search as a last resort or when you are looking for non-court documents like a lease, a will, or a deed.

What is the NJ Judiciary Ombudsman’s Office?

What do they do?

Where are they located?

The NJ Judiciary Ombudsman’s Office is part of the New Jersey court system. The Judiciary Ombudsman can help you understand how the court works. The Judiciary Ombudsman cannot give legal advice, perform legal research, or talk to a judge for you. Every county has an Ombudsman who you can email or call. Some Ombudsmen have offices at the courthouse. To find your county’s ombudsman, go to www.njcourtsonline and enter *Ombudsman Directory* in the search field.

The best way to find forms, especially when you are representing yourself, is to go to the official website of the court or agency where the case is filed. Another good place to find forms is in a law library. Ask the law librarian for the location of the form books and then look in the index. If you have trouble finding the form you need, try contacting the LSNJLAWSM hotline or the Judiciary Ombudsman for help. [See box below.]

How can I tell if I’ve found the correct form?

- 1. The correct form will help you act on your legal problem.*** Some forms will tell you how they can be used. You can also look at the title of the form to see if the words in the title match your legal problem. Look for words like complaint, lease, or answer. Look for the names of courts or administrative agencies like Small Claims or Division of Civil Rights. Last, look for dollar amounts if you are asking for, or being sued for, damages.
- 2. The correct form can be used in New Jersey.*** Remember that each state has different laws and only follows its own law. This is especially important when you are using a legal form from the Web.
- 3. The correct form is the current version of the form.*** Forms can be changed if the law changes. Do not use an out-of-date form. To check if a form is current, look for a date on the top or bottom corners of the form.

Are forms available in other languages?

Some forms are available in languages besides English. The instructions for filling out the form will also be written in the other language. You will, however, have to enter your answers in English.

How should I fill out the form?

Some legal forms can be filled out online and printed. You should type the form or make sure that your handwriting is easy to read. When you fill out a printed form by hand, you should use a black pen. Make sure that there are no spelling or grammar mistakes.

Be sure to answer all of the questions. If a question does not apply to you, write “n.a.” [n.a. stands for *not applicable*]. If you are not sure of a date, time, or amount, write approximately. If you don’t know the answer, write “I don’t know” or “no knowledge.”

When lawyers fill out a form, they frequently create a draft copy. Later they look at the draft and then make any changes before making a final document. If you can, get two copies of the form and fill out the first copy as a draft.

When you are finished filling out the form, make at least two copies and put one in a safe place.

If you need help filling out a form,



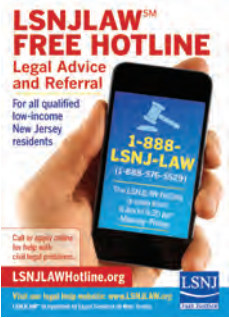
Find court forms, including a summons for small claims court, on the New Jersey Judiciary’s website, www.njcourtsonline.com.

the LSNJLAWSM Hotline and the Judiciary Ombudsman can help.

How do I file a form?

Not all forms need to be filed. But if you are filling out forms for a lawsuit, the form must be filed with the court that is deciding the lawsuit. You can either mail the forms to the court clerk or go to the clerk’s office at the courthouse. You will need the form, copies of the form, and a fee for filing the form. The clerk will stamp the form, keep a copy, and return your copies to you. You can find a list of fees at www.njcourts.gov/forms/11112_courtfees.pdf. If you need help to pay a fee, you can ask for a fee waiver. Find information about fee waivers on our website, www.lsnjlaw.org (enter *fee waivers* in the search box). □

By Rebecca Pressman, Law Librarian, Legal Services of New Jersey



LSNJLAWSM, Legal Services of New Jersey’s Statewide, Toll-Free Legal Hotline

Read more about your legal rights on our website, www.lsnjlaw.org. If you have questions or need legal advice with a civil legal matter, contact LSNJLAWSM, Legal Services of New Jersey’s statewide, toll-free legal hotline, at 1-888-LSNJ-LAW (1-888-576-5529). You may also apply online at <https://lsnjlawhotline.org>. Hotline hours are Monday through Friday, 8 a.m. to 5:30 p.m. The Hotline provides free legal assistance to low-income New Jersey residents in civil legal issues. If you are not eligible for assistance from Legal Services, the hotline will refer you to other possible resources.



LSNJ's **CLEARING YOUR RECORD ONLINE (CYRO)** is a free online resource designed to help you expunge your criminal and juvenile records and provide you with valuable information on New Jersey's expungement law and the expungement process. Changes to the expungement law regarding juvenile records go into effect on April 1, 2018. Check CYRO for updates from April 1.

CLEARING YOUR RECORD ONLINE

Expungement is designed to give those with one or very few offenses a fresh start by removing arrests and convictions from their criminal record. It is available in New Jersey to those who meet certain requirements.

LSNJ's **CLEARING YOUR RECORD ONLINE** provides several functions crucial to the expungement process:

- **Eligibility Interview**—will walk you through a series of questions and tell you whether you are eligible to expunge your adult or juvenile record.
- **Forms Creator**—using the information you provide, will generate forms you will need to file with the court for your expungement.
- **Instructional Videos**—provide step-by-step detailed information on the expungement process.



Other resources will give guidance on fee waivers and provide other information and links, in addition to our original expungement tool, the *Clearing Your Record* manual.



To access the program, please go to www.lsnjlaw.org and click on the blue **CLEARING YOUR RECORD ONLINE** icon located on the right side of the page.

If you need civil legal assistance, please feel free to call LSNJLAWSM, our legal hotline, at 1-888-LSNJ-LAW (1-888-576-5529) or visit our website, www.lsnjlaw.org.

Cuáles Son Sus Derechos Legales

Marzo 2018

Publicado por Los Servicios Legales de Nueva Jersey

El período de inscripción para el mercado de seguros de salud ha terminado, pero con un SEP todavía puede inscribirse. *Página 1*

Una nueva ley prohíbe que los editores de contenido en la Internet usen la fotografía policial de alguien para luego “extorsionar” a esa persona. *Página 6*

*Looking Out
For Your Legal Rights*

Flip issue over for the
English edition of
*Looking Out for Your
Legal Rights.*

El período de inscripción para el mercado de seguros de salud ha terminado, pero con un SEP todavía puede inscribirse

LA “INSCRIPCIÓN ABIERTA” para comprar el seguro privado para el 2018 a través del mercado federal de seguros médicos (www.healthcare.gov) concluyó el 15 de diciembre de 2017. Si usted ya tenía una póliza comprada en el mercado federal, las fechas entre el 1 de noviembre y el 15 de diciembre era el período para volver a inscribirse o cambiar de planes. Todos los estados como Nueva Jersey que utilizan el mercado federal usaban este período limitado de inscripción para el 2018.

continúa en la página 2

El boletín de educación jurídica para los habitantes de Nueva Jersey

continúa de la página 1

¿Qué pasa si se me pasó el período de inscripción abierta?

Después del 15 de diciembre de 2017, la única forma en que podrá obtener un plan a través del mercado federal para el 2018 es si usted reúne los requisitos para que se le conceda un período de inscripción especial (SEP). El período especial SEP es el resultado de un evento específico y generalmente tiene 60 días a partir de dicho evento para solicitar un seguro a través del mercado, *Marketplace*. El caso más



Generalmente bajo las reglas del período de inscripción especial, usted tiene 60 días a partir del evento agravante para solicitar un seguro a través del mercado.

común que desencadena un período SEP es la pérdida de otra cobertura médica. Por ejemplo, si usted tiene seguro médico a través de su trabajo, pero el 1 de febrero de 2018 lo pierde, usted todavía puede inscribirse en un plan a través del mercado, aunque el período de inscripción para el 2018 haya cerrado. Esto se debe a que usted podría reunir los requisitos para que se le conceda un período especial SEP siempre y cuando usted se inscriba antes de que pasen 60 días a partir del 1 de febrero (para el 1 de abril de 2018). Tenga en cuenta que si desea que la cobertura comience a partir del primer día de un mes específico, usted necesita inscribirse a más tardar el día 15 del mes anterior. (Si desea obtener cobertura comenzando el 1ero de marzo, usted tiene que inscribirse antes del 15 de febrero).

Lo cual se aplica si es despedido, abandona su empleo, o tiene una reducción en las horas que hace que ya no le permita participar en el plan brindado por el trabajo. También se aplica si usted pierde el seguro del

Cuáles Son Sus Derechos Legales

Con respecto a *Looking Out*

Looking Out for Your Legal Rights® es publicada 10 veces al año por los Servicios Legales de Nueva Jersey. Si usted es un cliente de los Servicios Legales, puede obtener una copia en la oficina de Servicios Legales de su localidad. También puede leer *Looking Out* en nuestro sitio Web www.lsnj.org/espanol.

Suscripciones

La suscripción cuesta \$20 dólares por año.

Números atrasados

Puede ver números atrasados en www.lsnj.org/espanol.

Cambio de dirección

Si se muda, envíenos su nueva dirección y una copia de la etiqueta pegada al último ejemplar de *Looking Out*.

Comentarios

Si tiene alguna sugerencia o comentario con respecto a *Looking Out*, nos gustaría oírlo. Envíe toda correspondencia a:

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P.O. Box 1357
Edison, NJ 08818-1357
publicaciones@lsnj.org

Este boletín de noticias es sólo una información general. Si tiene un problema jurídico, usted debería ver a un abogado.

Una parte del costo de esta publicación se cubrió con la ayuda proporcionada por el fondo IOLTA del colegio de abogados de Nueva Jersey.

Personas en la familia	Límite anual de subsidios en dólares (APTC) en el mercado	Límite anual de las reducciones de costos compartidos (CSR) en el mercado
1	\$ 48.560	\$ 30.350
2	\$ 65.840	\$ 41.150
3	\$ 83.120	\$ 51.950
4	\$100.400	\$ 62.750

trabajo debido al divorcio, la separación legal o la muerte de su cónyuge. Igualmente se le puede conceder un SEP si la cobertura continúa a través de su empleador (como COBRA) caduca, si su plan médico para estudiantes caduca, o si pierde la cobertura que tenía por medio de su primogénito porque cumplió 26 o 30 años de edad. Una persona que en la actualidad esté recibiendo NJ FamilyCare y se le cancela debido a un aumento en los ingresos o algún otro cambio, también reúne los requisitos para un período SEP.

Otros ejemplos de eventos que desencadenan un SEP son:

- Si sale de la prisión o la cárcel;
- Si la contribución que tiene que pagar para su plan en el trabajo aumenta por encima de un cierto nivel;
- Si acaba de hacerse ciudadano o residente legal en los EE.UU;
- Si usted contrae matrimonio;
- Si adopta a un niño;
- Si se muda a Nueva Jersey desde otro estado.

Comprar un seguro médico puede ser muy costoso. Por ejemplo, en Nueva Jersey una persona sola de 62 años de edad, tiene que pagar aproximadamente 893 dólares por mes para obtener un plan

con un deducible de 900 dólares y un copago de 15 dólares por medicamentos genéricos. En virtud de la ley ACA, sin embargo, las personas con ingresos bajos y moderados pueden recibir asistencia financiera, a fin de que el mismo plan para una persona con ingresos anuales en el total de 18.000 dólares tendría un costo de 195 dólares por mes, con un deducible de 0 dólares y copagos de 5 dólares para los medicamentos genéricos. Todavía podría ser difícil de pagar esta cantidad, pero es mucho mejor que no tener ninguna asistencia. Hay subvenciones para el pago de las primas, conocidas como *Advance Premium Tax Credits* (APTC), que están disponibles en montos de acuerdo a los ingresos hasta el 400% del nivel federal de pobreza, (FPL). También puede buscar en el mercado diferentes planes que tienen precios más bajos, pero deducibles y copagos más altos, y obtener ayuda con una reducción de costos compartidos (CSR) para los planes *Silver*. Las reducciones CSR están disponibles en caso de ingresos hasta un 250% del nivel federal de pobreza.

¿Cómo se calcula el ingreso?

Para determinar si se reúnen los requisitos para recibir la asistencia financiera del mercado, *Medicaid* y

La elegibilidad al <i>Medicaid</i> para adultos durante el 2018		
Personas en la familia	Límite de ingresos anuales en dólares para recibir el <i>Medicaid</i> para adultos (138% del FPL)	Límite de ingresos mensuales en dólares para recibir el <i>Medicaid</i> para adultos (138% del FPL)
1	\$ 16.754	\$ 1.396
2	\$ 22.715	\$ 1.893
3	\$ 28.667	\$ 2.389
4	\$ 34.638	\$ 2.887

CHIP, se utiliza un método para el recuento de los ingresos. Este se llama la modificación del ingreso bruto ajustado o metodología “MAGI”. Con pocas excepciones, es el mismo método que se utiliza para calcular el ingreso bruto ajustado (AGI) en una declaración de impuestos federales. Normalmente, sólo los ingresos familiares que están sujetos a impuestos se cuentan para determinar el acceso a estos programas. Por ejemplo, el SSI y la manutención para menores no se contabilizan como ingresos porque estos no son sujetos al pago de impuestos. También puede restar las cantidades que contribuya a los planes de jubilación tales como el IRA porque, al momento de determinar el AGI, estas contribuciones son deducibles.

¿Cómo puedo solicitar cobertura a través del mercado, Marketplace?

Usted puede solicitar un plan en el sitio Web www.healthcare.gov o llamar al 1-800-318-2596. Si desea que le atiendan en persona, vaya a la sección “Encuentre ayuda local” en el sitio Web healthcare.gov e ingrese su código postal o póngase en contacto con uno de los organismos mencionados en el resultado para obtener ayuda.

Center for Family Services

(En inglés)

Los condados de Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester y Salem
1-877-9-ACCESS (1-877-922-2377)

Los requisitos para participar en el <i>Medicaid</i> y CHIP para niños durante el 2018		
Personas en la familia	Límite de ingresos anuales en dólares para recibir el <i>Medicaid</i> infantil	Límite de ingresos anuales en dólares para participar en el programa CHIP
1	\$ 17.846	\$ 43.097
2	\$ 24.197	\$ 58.433
3	\$ 30.547	\$ 73.769
4	\$ 36.897	\$ 89.105

Jewish Renaissance Medical

Center (En inglés)

Los condados de Essex y Union

(973) 564-1415 (Newark)

(732) 347-8095 (Perth Amboy)

Family Resource Network, Inc.

(En inglés)

Los condados de Hunterdon,

Mercer, Morris, Ocean y

Somerset

(800) 355-0271

**The Food Bank of Monmouth
and Ocean Counties** (En inglés)

(732) 643-5888

Además, los centros médicos que reciben fondos federales en Nueva Jersey, *Federally Qualified Health Centers* (FQHC) tienen asesores certificados que proporcionan asistencia gratuita con el proceso de solicitud. Consulte el sitio *Locate a Health Center*, <http://njpca.site-ym.com/?page=LocateCenter>, (publicado por New Jersey Primary Care Associates) (en inglés) donde encontrará una lista de dichos centros.

**Los requisitos para participar en el
NJ FamilyCare**

Antes de inscribirse para obtener un seguro a través del mercado, debería verificar si usted y su familia reúnen los requisitos para participar en el NJ FamilyCare. Si se inscribe en el NJ FamilyCare, probablemente no tendrá que pagar una prima, deducible o copago.

De acuerdo a la Ley de Cuidado de Salud Asequible (ACA), muchos nuevos individuos reúnen los requisitos para participar en el *Medicaid* (conocido en

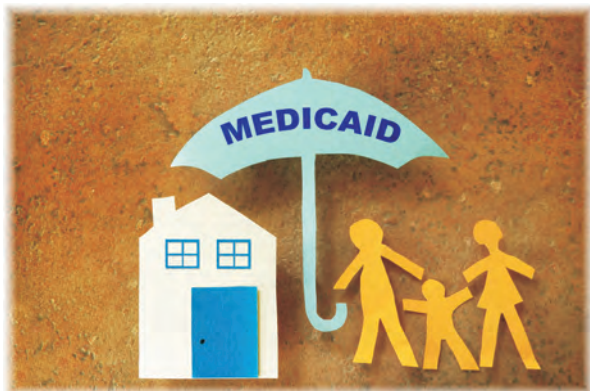
Nueva Jersey como NJ FamilyCare). En Nueva Jersey, adultos entre los 19 y los 65 años de edad ahora pueden recibir el *Medicaid* si su ingreso familiar es igual o está por debajo del 138% del nivel federal de pobreza (FPL).

El NJ FamilyCare para niños incluye el *Medicaid* y el Programa de Seguro Médico para Niños (CHIP). El *Medicaid* y CHIP tienen diferentes límites de ingresos y diferentes planes de cobertura, pero ambos caen dentro del programa NJ FamilyCare.

El límite de ingresos de *Medicaid* para niños es el 147% del FPL. Los niños que reúnen los requisitos del *Medicaid* son inscritos en el Plan A. Los niños con ingresos por encima de ese límite de hasta el 355% del FPL pueden ser inscritos en el Programa de Seguros Médicos para Niños (CHIP). Dependiendo de sus ingresos, los niños que reúnen los requisitos de CHIP son inscritos en el Plan B, C o D y tal vez tengan que pagar una parte mayor del costo. Los niños con ingresos por encima del 150% del FPL tienen que hacer un pequeño copago, y los niños sobre el 200% tienen que pagar una pequeña prima.

**¿Cómo puedo solicitar el NJ
FamilyCare?**

Si usted piensa que sus ingresos son lo suficientemente bajos como para poder recibir el NJ FamilyCare, solicite por medio de la Internet njfamilycare.org (en inglés) o llame al 1-800-701-0710. Además de los programas de NJ FamilyCare basados en sus ingresos, también hay programas de *Medicaid* dentro del NJ FamilyCare cuya participación se basa en la discapacidad



El NJ FamilyCare para niños incluye el Medicaid y el Programa de Seguro Médico para Niños (CHIP).

o la edad del individuo (mayores de 65). Usted puede solicitar en persona a todos los programas de Medicaid ya sea

basados en los ingresos, discapacidad o edad con sólo ir a la junta de servicios sociales en su condado. Para obtener más información, vea las agencias del bienestar público del condado (juntas de Servicios Sociales), www.state.nj.us/humanservices/dfd/programs/njsnap/cwa (publicado por el Departamento de Servicios Humanos en Nueva Jersey) (en inglés).

Usted puede inscribirse en el NJ FamilyCare en cualquier momento. No hay un límite en el período de inscripción.

Este artículo fue traducido del inglés por Al Moreno, coordinador del servicio lingüístico en LSNJ.

Una nueva ley prohíbe que los editores de contenido en la Internet usen la fotografía policial de alguien para luego “extorsionar” a esa persona

¿SABÍA QUE... es contra la ley publicar en la Internet fotografías de la ficha policial y la información del arresto de una persona para luego cobrarle a esa persona una tarifa por borrar dicha información? De ser su caso, usted tiene derecho a demandar por daños y perjuicios e incluso le podrían adjudicar dinero para cubrir los honorarios del abogado y daños punitivos por violaciones intencionales e imprudentes contra la ley.

Puede ser difícil de encontrar y seguirles la pista a estas personas que publican dichos materiales, debido a que algunos de ellos incluso pueden estar operando desde otros países. Pero como estos llevan a cabo negocios o utilizan su información en Nueva Jersey todavía están sujetos a esta ley.

La publicación en la Internet de información respecto a los antecedentes penales, o la “foto policial” de una persona, puede frustrar los esfuerzos de la misma para encontrar un empleo, una vivienda segura, y estar libre de cualquier consecuencia negativa que pueda obstaculizar su progreso después de haber sido rehabilitada.

Con esta ley, Nueva Jersey se une a más de una docena de Estados que tienen disposiciones similares declarando ilícitas las “prácticas de extorsión” y prohibiendo la explotación perjudicial de aquellas personas con antecedentes penales con el fin de obtener una ganancia monetaria.

Si surge algún problema con alguien que esté usando la información de su detención o su foto policial para cobrarle una tarifa por borrar dichos artículos, póngase en contacto con LSNJ.