

H&R Block to Help Consumers Enroll in Health Insurance Coverage

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Website, Licensed Health Care Advisors to Help Find Best Plan On and Off Marketplace

KANSAS CITY, MO -- (Marketwired) -- 11/13/14 -- H&R Block (NYSE: HRB), the world's largest consumer tax services provider, for the second year will offer nationwide health insurance enrollment services through its partnership with [GoHealth](#). H&R Block's enrollment services, free of charge, help consumers understand their options, apply for the Advance Premium Tax Credit and select and enroll in health insurance coverage. Consumers can call a Licensed Health Care Advisor or visit a [website](#) to find plans and enroll.

The Affordable Care Act (ACA) requires most people to have health insurance or face a potential ACA tax penalty. To avoid a potential ACA tax penalty, taxpayers can sign up for health insurance coverage during the open enrollment period, which for the ACA Marketplace is November 15, 2014 through February 15, 2015.

Know enrollment options

Recognizing that health insurance is not a one-size-fits-all proposition, H&R Block's enrollment services offers personalized advice and enables consumers to compare plans offered both on and off the federal and state marketplaces, at the same prices.

When it comes to plan selection, consumers also should review several different elements besides premium cost, such as:

- What are the deductible and co-pay obligations?
- Does the plan include medication someone is taking for a pre-existing condition?
- What hospitals and doctors are included?
- Will dental and vision be included or is that an extra cost?

"Not all plans are created equal. Knowing the true cost of the plan and all potential out-of-pocket expenses are as important as the monthly premium," Mark Ciaramitaro, vice president of enrollment services at H&R Block, said. "Consumers will want to make their insurance work for them instead of them working for their insurance."

Penalty increases for 2015

Not only might taxpayers be surprised at the amount of a penalty for being uninsured, but they may also be confused about how penalties are calculated. Penalties will increase for 2015 from \$95 a person to \$325 a person, or from 1 percent of household income above the filing threshold to 2 percent, whichever is greater. For example, a married couple with no children and a household income of \$65,000 could see a penalty of almost \$900 instead of the lesser \$650 flat penalty.

Taxpayers also may be unfamiliar with the availability of payment assistance in the form of the Advance Premium Tax Credit to help cover monthly insurance premiums. Many also may be unaware that they may be eligible for cost-sharing reductions, which may be available with silver Marketplace plan enrollment, and lower out-of-pocket costs for deductibles, coinsurance and copayments.

"Taxpayers who are eligible for these reductions often find that they can purchase much better coverage with lower costs than originally thought," Ciaramitaro said.

To enroll, individuals do not need to be current or previous H&R Block clients and do not need to provide tax information. To find out if they may be eligible for the Advance Premium Tax Credit, view health plan options and enroll, consumers can visit <https://healthcare.hrblock.com>, operated by GoHealth, or call 800-HRBLOCK, to speak to a Licensed Health Care Advisor

About H&R Block

H&R Block, Inc. (NYSE: HRB) is the world's largest consumer tax services provider. More than 650 million tax returns have been prepared worldwide by and through H&R Block since 1955. In fiscal 2014, H&R Block had annual revenues over \$3.0 billion with 24.2 million tax returns prepared worldwide. Tax return preparation services are provided in approximately 12,000 company-owned and franchise retail tax offices worldwide by professional tax preparers, and through H&R Block Tax Software products. H&R Block Bank provides affordable financial services products. For more information, visit the H&R Block Newsroom at <http://newsroom.hrblock.com/>.

About GoHealth

[GoHealth](#) is a Chicago-based company that powers [GoHealthInsurance.com](#), a private health insurance marketplace that has helped more than 30 million consumers shop for coverage. With world-class technology and a team of licensed insurance advisors, GoHealth helps individuals and families obtain the right health insurance coverage. Working with 300 health insurance companies, GoHealth enables consumers to easily compare and shop for a variety of brand-name health plans. GoHealth provides plan recommendations and enrollment support by phone and online at no cost to consumers. In 2013, the GoHealth Marketplace became the first private exchange to enroll consumers in subsidized health insurance under the Affordable Care Act. In addition to powering a private marketplace, GoHealth licenses technology solutions and provides business process outsourcing services related to individual health insurance. GoHealth was founded in 2001. For more information visit [GoHealth.com](#), follow us on Twitter at <https://twitter.com/GoHealthDotCom> and like us on Facebook at <https://www.facebook.com/gohealthinsurance>.

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Source: H & R Block