

## KEY DATES DO TO REMEMBER



## RESOURCES

- Learn important news and information about health insurance and the Marketplace from [www.healthcare.gov](http://www.healthcare.gov)
- See if your state is expanding Medicaid at [www.kff.org/medicaid/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/#map](http://www.kff.org/medicaid/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/#map)
- Fact sheets about the ACA and several special populations are available from the Department of Health and Human Services: [www.hhs.gov/healthcare/facts/factsheets/index.html](http://www.hhs.gov/healthcare/facts/factsheets/index.html)
- A list of resources explaining the Affordable Care Act is available at [www.healthfinder.gov/FindServices/SearchContext.aspx?topic=14687](http://www.healthfinder.gov/FindServices/SearchContext.aspx?topic=14687)
- Health center programs represent one of the best local, community resources to assist public housing residents. throughout the enrollment phase.

## FREQUENTLY ASKED QUESTIONS

- ***Why should I have health coverage?*** Most people need medical care at some point. Health insurance covers these costs and protects you from very high bills.
- ***What if I'm a part-time employee or self-employed without health coverage?*** You may qualify for Medicaid or low cost insurance based on your income.
- ***Can I keep my own doctor?*** You may be able to keep your current doctor depending on the plan you choose in the Marketplace.
- ***What if I need coverage that starts before January 2014?*** You can buy insurance that starts before January 1, 2014, but some rights and benefits won't apply yet.
- **Can I get dental coverage in the Marketplace?** Yes, you generally can get dental coverage as part of a health plan or by itself through a separate dental plan.
- **What if my state is not expanding Medicaid?** You should still apply. Under existing rules, you may qualify for either Medicaid or low cost insurance from the Marketplace.

**If you still have questions,** You can call the 24hrs call center 1-800-318-2596, (TTY: 1-855-889-4325).



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## WHAT YOU NEED TO KNOW ABOUT THE AFFORDABLE CARE ACT



# INTRODUCTION

The Affordable Care Act (ACA) is the new health care law. For low-income people, the ACA reduces high out of pocket healthcare costs and gives more insurance options.

Key Highlights			
Expands health coverage to 30 million Americans	Increases benefits and lowers costs for consumers	Provides new funding for public health and prevention	Fosters quality in health care

## WHAT DOES THE ACA MEAN FOR ME?

The ACA means:

- If you are an adult without a child or a parent of a child enrolled in CHIP, you may now qualify for Medicaid coverage.
- The ACA provides additional funding to health center programs to expand services for low-income people such as public housing residents.
- The law also helps providers to be better prepared to serve people from different backgrounds.

## HOW DOES THE ACA IMPROVE CARE?

The ACA improves C.A.R.E by:

### Increasing insurance **Coverage**

- The ACA creates a new eligible group: all adults not already eligible.
- If you are under 26, you may be eligible to be covered under your parent's health plan.

### Improving **Access** to healthcare

- You may be eligible to receive preventive health services for free.
- New models of care are patient-centered and community based.

### Giving patients more **Rights**

- Health plans can no longer limit or deny benefits to children under 19 due to pre-existing conditions.
- You now have the right to ask that your plan reconsider denying payment.
- Insurance companies must now publicly explain any unreasonable rate increases.

### **Expanding** Services

- You can seek emergency care at a hospital outside of your health plan's network..
- Drug discounts for seniors.
- There is funding to support the Maternal, Infant and Early Childhood program along with other home-based programs.

## HOW THE MARKETPLACE WORKS?

The ACA requires states to create Exchanges, a marketplace for individuals and small businesses to buy insurance. The goal is to make health insurance low-cost and easier to access for Americans. In the Marketplace, you choose what works best for you.



If you like the insurance coverage you have now, you can keep it. You will not be forced to change plans.