



**Helping Residents in
Public Housing
Understand the Affordable
Care Act**

What is the Affordable Care Act (ACA)?

Formally called the Patient Protection and Affordable Care Act.

The ACA is a set of health reform laws for universal health care.

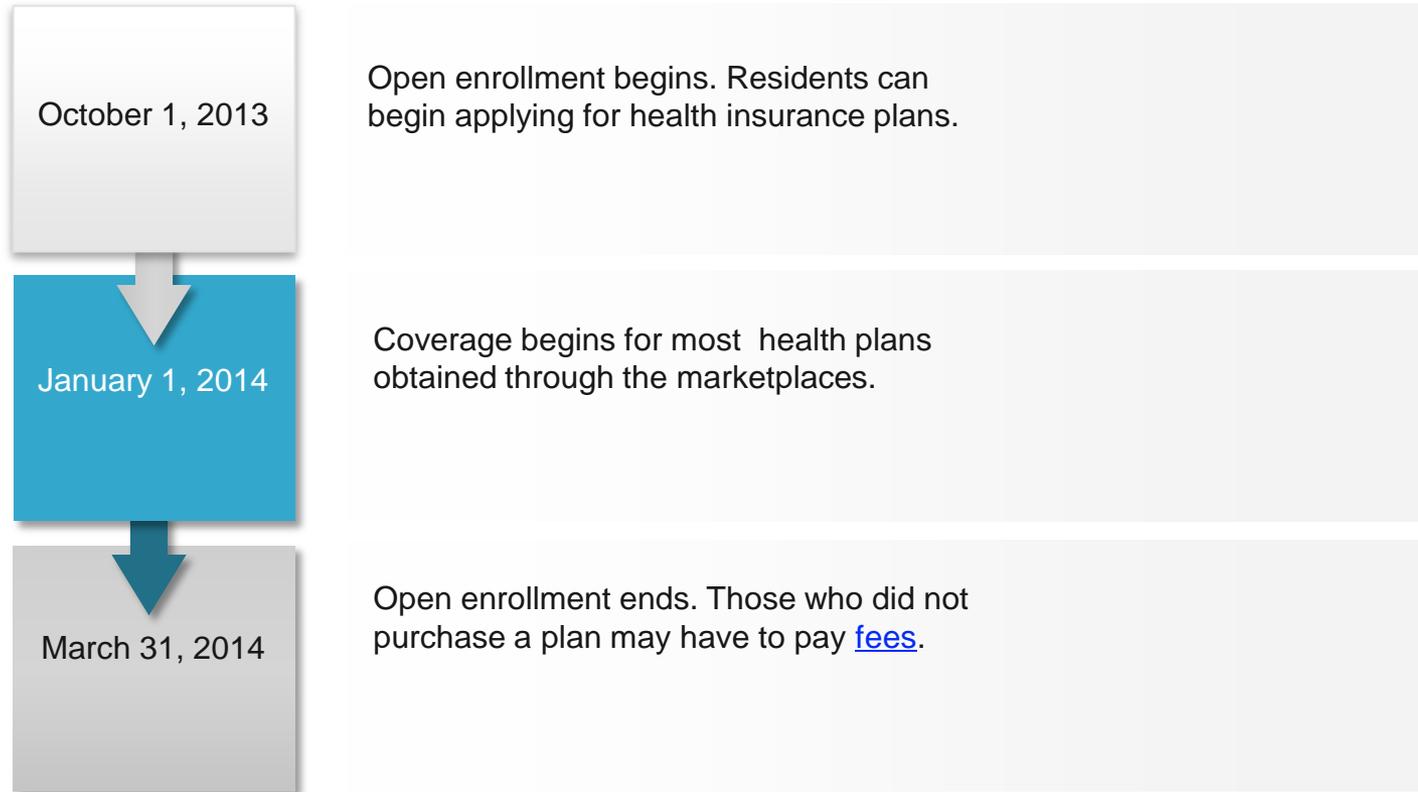
The law was created to provide quality health care to more people.



Providers should use this resource to become more familiar with the ACA in an effort to prepare special populations for insurance enrollment and ACA implementation, which begins October 1, 2013.

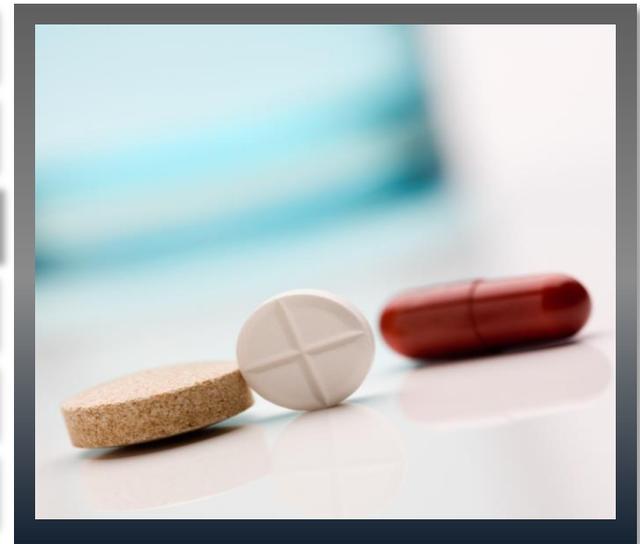
The Affordable Care Act

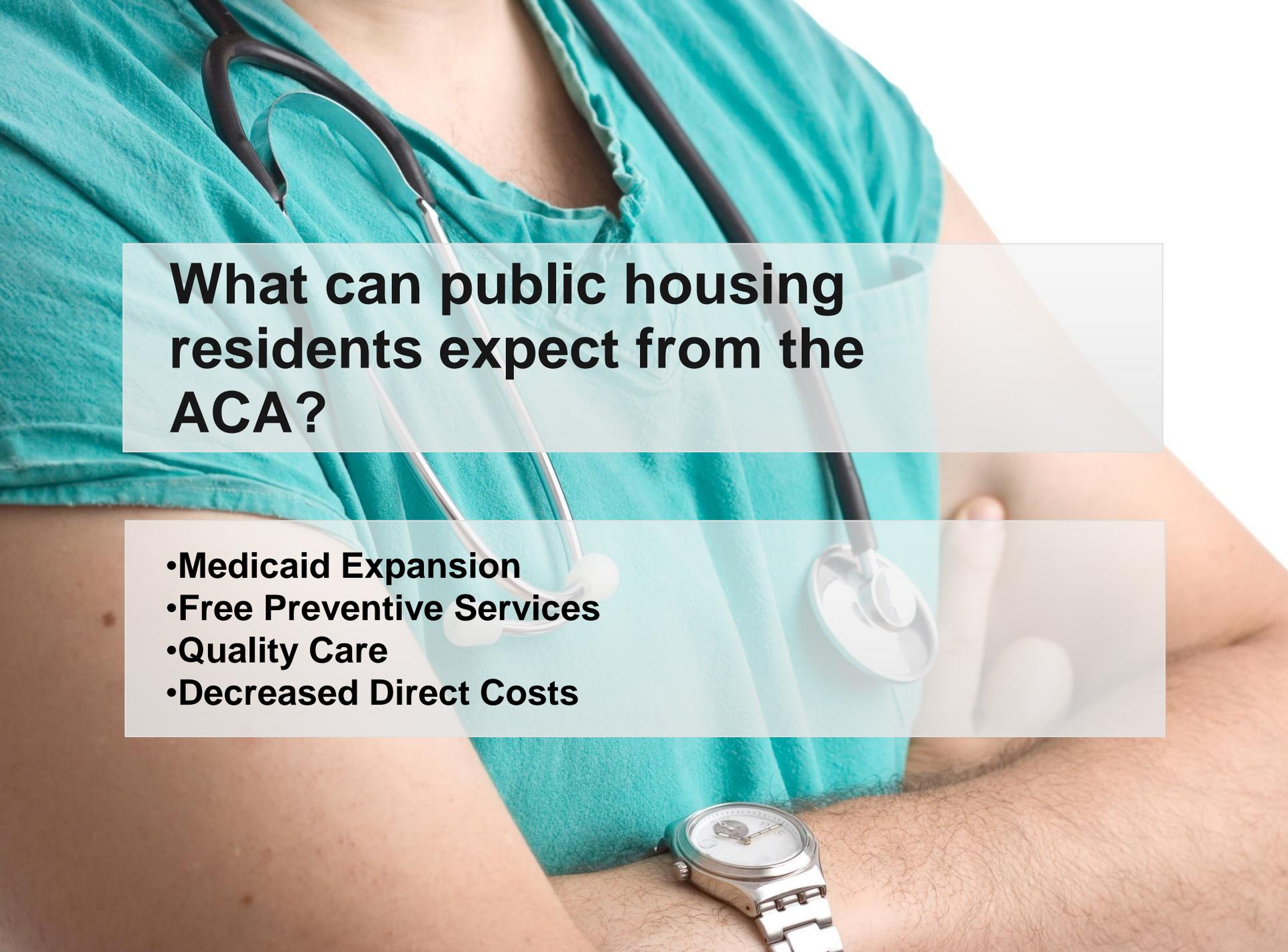
Roll-Out



Agenda

- 1 What can public housing residents expect from the ACA?
- 2 How can residents without coverage get insurance?
- 3 What else should residents know about the ACA?
- 4 When can residents expect to see these changes?
- 5 What are some barriers to insurance enrollment for residents?
- 6 What resources are available to assist residents?





What can public housing residents expect from the ACA?

- Medicaid Expansion
- Free Preventive Services
- Quality Care
- Decreased Direct Costs

How can residents without coverage get insurance?

Medicaid, Marketplaces, Employer-based

1

Public housing residents have several insurance options available to them:

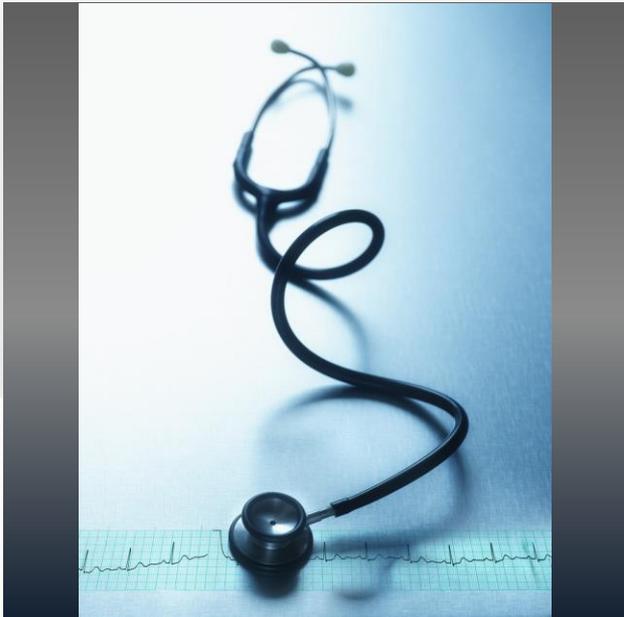
- Uninsured residents of public housing who meet income requirements are eligible for insurance through Medicaid.
- Residents can also go on the insurance marketplace to find private insurance through a qualified insurance provider.
- Employer-based insurance may be available to residents through their jobs and may potentially be a more affordable option.

Where can you direct public housing residents?

2

- Health centers should direct patients who are eligible for Medicaid to www.cms.gov. A care coordinator or benefits specialist should be available to provide more assistance.
- Residents who wish to enroll in private insurance policies or obtain supplemental insurance should visit www.healthcare.gov for insurance options.
- Because of the ACA, some residents may be able to ask employers about new insurance plans.

What is Medicaid Expansion?



Medicaid is a government health insurance program for disabled and low-income people. The ACA contains a [Medicaid expansion](#) component which recommends that states increase coverage through this program. Specific expansion elements include increasing eligibility levels and providing additional services. However, states are *not* required to expand Medicaid.

What else should residents know about the ACA?

States are free to choose to expand Medicaid.*

1

Each state may offer different provisions through Medicaid.**

Residents may be eligible for Medicare* as well.

2

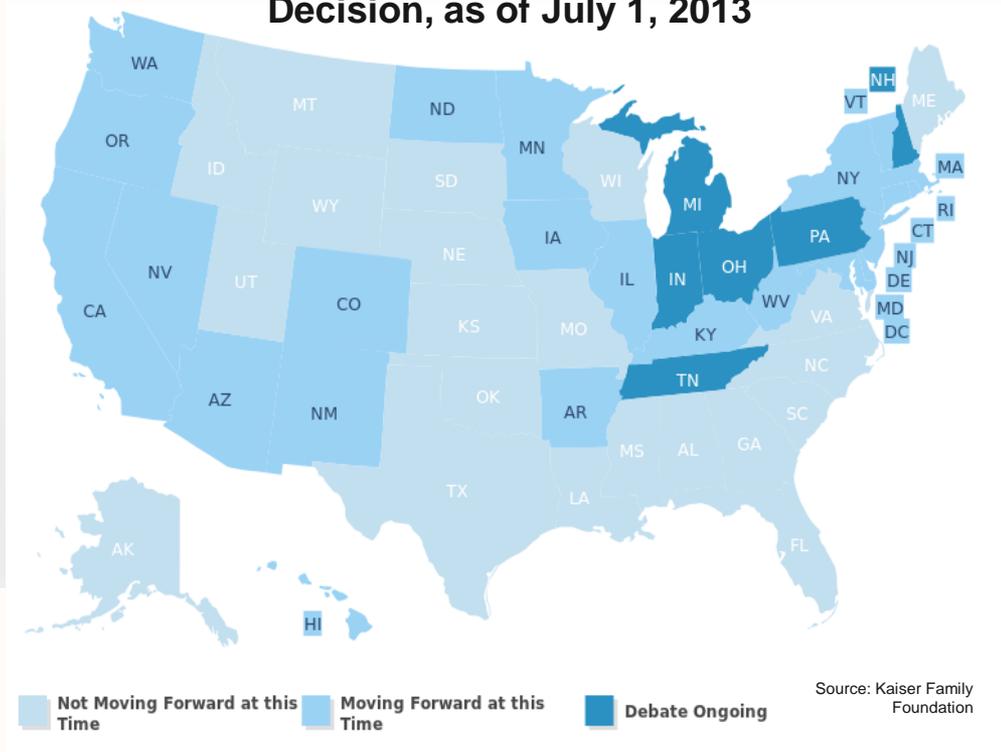
Residents may be dual-eligible, which means that they can receive coverage through both programs.

Coverage begins January 1, 2014.

3

However, [plans that provide coverage before January 2014](#) are available through the marketplaces.

Status of State Action on the Medicaid Expansion Decision, as of July 1, 2013



**For individual state information, [click here](#).

* Enrollment periods for Medicaid and Medicare may be different. Please visit www.cms.gov for more information.

What else should residents know about the ACA?

General Medicaid Expansion

1

Nearly *all Americans under 65* with incomes under 133% of the federal poverty line will now be eligible, in states that choose to expand.

Childless Adult Benefit

2

Coverage will now be available to adults who do not have children, as long as they meet the new income requirements for Medicaid.

Low-Income Parents Benefit

3

Parents of children who are under CHIP and do not currently qualify for Medicaid will be offered coverage.

When can residents expect to see changes?

ACA provisions: past, present, future

2010

- 1 • Elimination of pre-existing conditions for children
- Tax credits for small business owners
- FDA approval of additional generic drugs
- “[Donut hole](#)” rebates issued
- Early retiree re-insurance program available

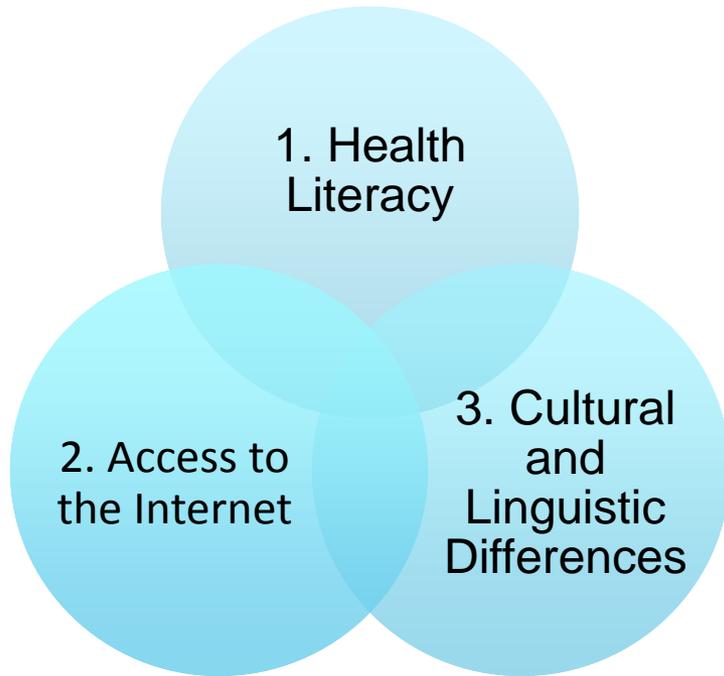
2011-2013

- 2 • States are setting up marketplaces
- Some preventive services are available for free to Medicaid enrollees and those enrolled in new plans
- Additional funding provided to health center programs to expand services for low-income individuals such as public housing residents

2014 & Beyond

- 3 • [Essential health benefits](#) covered
- All Americans can use the marketplace to find affordable insurance options
- [Medicaid expansion eligibility](#) will go into effect
- Federal government will match funds for services provided to uninsured children

What are some barriers to insurance enrollment for residents?

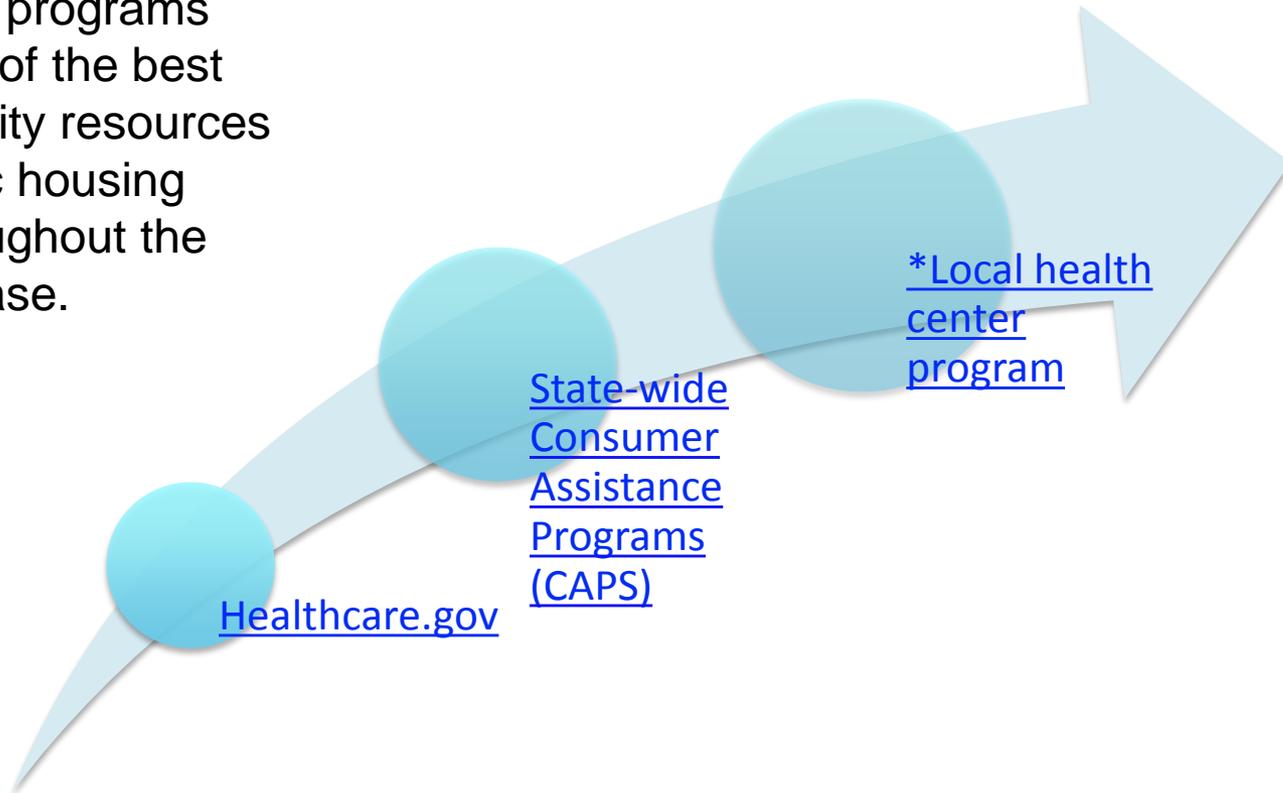


1. Residents may not understand their needs due to a limited knowledge of health information. They may also find it difficult to comprehend health policies outlined in different insurance plans.
2. Residents may not have access to computers, internet or both. Health center programs have specific funding for outreach and enrollment, which includes staff salary to assist residents with applications.
3. Although the marketplace materials are available online in over 10 different languages, residents may experience additional barriers due to beliefs, misinformation, or religion.

What resources are available to assist residents?



*Health center programs represent one of the best local, community resources to assist public housing residents throughout the enrollment phase.



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THANK YOU!