
The Affordable Care Act (ACA)

The Affordable Care Act (ACA) was signed into law on March 23, 2010.

It makes health care and health insurance benefits more affordable and available to more people.

This information can help you understand what you need to do and how the ACA can help you and your family.

Because coverage varies from state to state, you must contact your state health department to get more information.



Jorge is an agricultural worker and a single father. His employer does not offer health insurance. ACA will now let him buy health insurance for him and his children.

Jorge and his sons have never had insurance, but just learned that through the ACA, he will be able to buy insurance coverage. He goes to his community health center to get information.

A staff member helps him use the computer to sign into the **Marketplace** using his personal information. There he can look at the different plans. He can see which companies offer the lowest **premium**, the smallest **deductible**, and the best benefits for his families' health care needs. He fills out the application, and learns he is eligible for **tax credits** from the federal government.

Jorge is happy that he and his family can continue to get care at his local community health center and that this insurance will cover health care services, like doctor visits, preventive care, emergency and hospital care, prescriptions and much more!

Words to Know

- **Marketplace** — A new way to compare and shop for health insurance.
- **Premium** — How much your health insurance will cost. Usually paid every month.
- **Deductible** — The amount you must pay for services before the health insurance will begin to cover the remainder of the costs.
- **Tax Credit** — Credits provided by the federal government in the form of income tax deductions to help you buy insurance coverage. The amount is determined based on income.

Key Dates

- November 1, 2015: Insurance Enrollment begins
 - December 31, 2015: Coverage ends for Marketplace plans purchased for 2015
 - January 31, 2016: Last date to buy insurance through the Marketplace
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The Martinez family is made up of a mother and father and their three children. They make too much money to qualify for Medicaid, but they are not able to afford insurance. They are happy that Mr. Martinez's employer will now be offering health insurance for his workers and their families.

Recently, they learned their youngest son has diabetes. They want to know how the new law can help them.

They learn that under the new law, health insurance companies can no longer deny coverage to people who have a **pre-existing condition**, like diabetes.

They do not have to worry about benefits running out for their son. The ACA prohibits insurance companies from limiting the amount of benefits a person can receive during their **lifetime**. Their oldest son, who is 22, will also be covered on their insurance until he reaches age 26 through the ACA **young adult coverage** benefit. Now they can all benefit from **preventive health care services**. They will be able to afford insurance for everyone in the family!

Unlike the Martinez family, people who decide not to buy insurance coverage might have to pay a **penalty**.

Words to Know

- **Pre-existing conditions** — A medical condition that you have before you buy health insurance.
- **Lifetime Limits** — Amount of care your insurance will pay for if you get sick.
- **Young Adult Coverage** — Children under 26 can remain on their parent's plan even if they are married, not living with you, attending school, not financially dependent on you, or are eligible to enroll in their employer's plan.
- **Preventive Care** — Health care services you can get free of charge to keep you healthy like screenings, immunizations, wellness visits, etc.
- **Penalty** — A fee that is paid by people who choose not to buy health insurance.
- **Medicaid expansion** — In some states, Medicaid will expand coverage to include individuals from 19 to 65 with very low incomes, including parents and adults without dependent children.

You May Not Have to Pay a Penalty If:

- You have very low income and cannot afford the coverage. (You can get help to determine this.)
- Your family income is less than the amount needed to file federal taxes.
- You would qualify under **Medicaid expansion**, but your state has chosen not to expand.



The Jimenez family includes an agricultural father, his wife, and their two daughters. The children were born in the U.S., but the parents were not. They have all been getting health care at their local community health center.

Mr. and Mrs. Jimenez have been wondering how the new law can help them get insurance, but they do not know if their immigration status will prevent them from being eligible for coverage. They go to the local community health center to speak with the outreach worker about the law.

They learn their children qualify to get health insurance under the new law since they are U.S. citizens, but they are not eligible.

The outreach worker helps Mrs. Jimenez with the required paperwork, and after applying through their state Marketplace, the children get insurance coverage under Medicaid. This program offers some free services for kids. For other services, there is a **co-pay** that parents must pay.

Mr. and Mrs. Jimenez are relieved and happy that they will still be able to go to their community health center for health care. They will be eligible for discounted services using a **sliding fee scale**.

Words to Know

- **Copay** — Payment made by the patient when visiting health care providers.
- **Sliding fee scale** — The way health centers determine how much a patient should pay for services depending on how much money they make. The sliding fee scale considers family income and the number of dependents. The lower the income, the lower the payment.

What You Will Need for the Marketplace

You can apply for health insurance coverage over the phone, online, or in person. You will need to have the following information handy:

- Income information for everyone who earns money in the family.
- Social security (SS) numbers for each person applying for insurance — you do not need a SS number to ask questions or to fill out an application for someone else.
- Policy numbers for any health insurance you may already have.



Mrs. Garcia has Medicare benefits and she is not sure how the new law will affect her.

For Mrs. Garcia and other Medicare recipients, the new law offers some new things.

- Prescription drugs will be more affordable.
- Preventive services, such as mammograms and colonoscopies, will be offered at lower or no cost.

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Important Information

About Medicaid

In some states, Medicaid will expand its coverage to more people based on how much money they make. You can find out if your state is expanding Medicaid benefits by visiting www.Medicaid.gov. When you apply in the marketplace, you will find out if you can get Medicaid. If you already have Medicaid, you will have to apply through the marketplace every time you renew it.

If You Already Have Health Insurance...

You do not need to do anything if you are satisfied with your insurance. If you would like to change it, you can go to the marketplace and look at other health insurance plans. If you have insurance through your employer and you choose another insurance, you may have to pay for it without the help of your employer.

Where to Get More Information

It does not matter what your situation is, you should find out more information about the ACA because chances are, it will benefit you. Talk to your local community health center, library, recreation center, or look online.

www.healthcare.gov

www.ConsumerReports.org

www.healthreformkff.org

www.ConsumersUnion.org/health

What Can You Do To Prepare for These Changes?

- Understand all you can about the ACA and learn the Key Words.
- Every state has a Marketplace for you to shop for health insurance. You can find out more details at www.healthcare.gov or ask someone at the community health center for help to decide if you are eligible for coverage and what plan is affordable and meets the needs of your family.
- Ask your employer if they will be offering health coverage.
- Write down all your questions and understand where you can get more information about the ACA.
- Be prepared. Get income information for everyone in your family (check stubs, tax returns).

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