



Affordable Care Act and You

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Important Resources:

- www.healthcare.gov
- www.hrsa.gov/affordablecareact
- ORHP-ACAQuestions@hrsa.gov
- Emails from ORHP Project Officers with the subject “[ORHP] ACA and You”

What is the Affordable Care Act (ACA)?

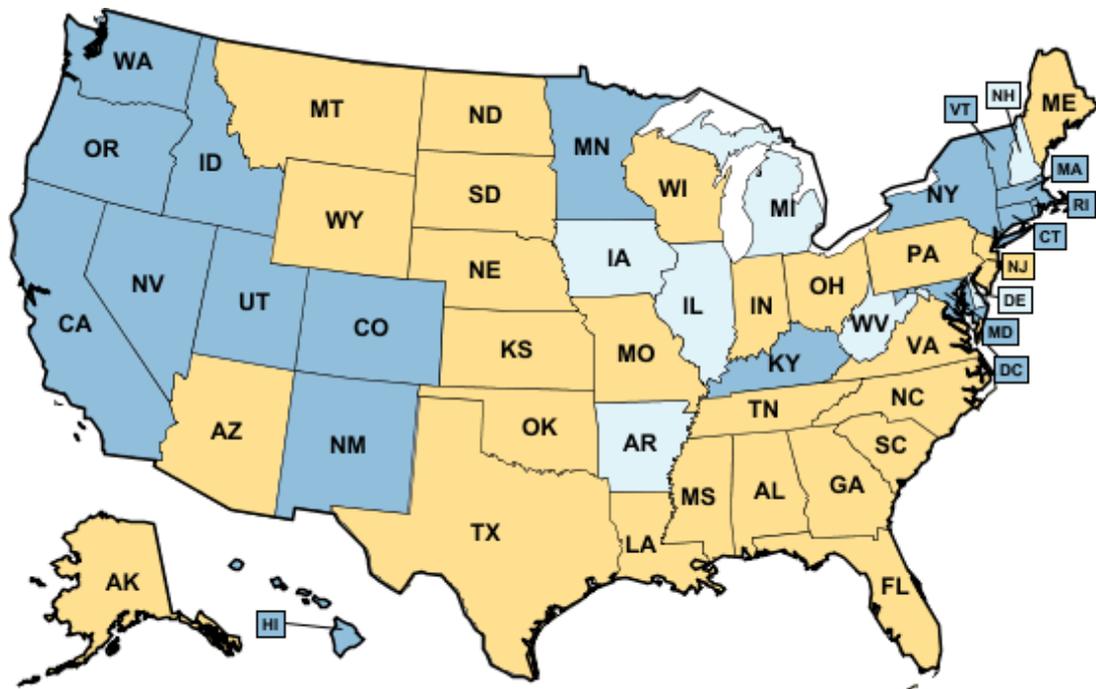
- Signed into law on March 23, 2010
- Goal is to provide affordable healthcare to Americans



Marketplaces

- One in each State
- Two types of consumers
 - Individuals and Families
 - Small Businesses
- Three types of Marketplaces
 - Federally Facilitated (26)
 - State Partnership (7)
 - State Based (17 and DC)





What is my state doing?

- Default to Federal Exchange
- Declared State-based Exchange
- Planning for Partnership Exchange

State Decisions For Creating Health Insurance Exchanges, as of April 1, 2013: Exchange Decision



Qualified Health Plans (QHPs)

- Each Marketplace will offer certified QHPs.
- Criteria for Eligibility in a QHP: citizen of the U.S., not incarcerated, and meet state residency requirements.
- Each QHP must offer Essential Health Benefits (EHBs), limit cost sharing, and provide coverage that meets one out of four plan levels.

Essential Health Benefits (EHBs)

- Ambulatory services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse services
- Laboratory services
- Preventive and wellness/chronic disease management
- Pediatric services
- Prescription drugs
- Rehabilitative/habilitative services



Levels of Plans

Level	Actuarial Value
Bronze	60%
Silver	70%
Gold	80%
Platinum	90%



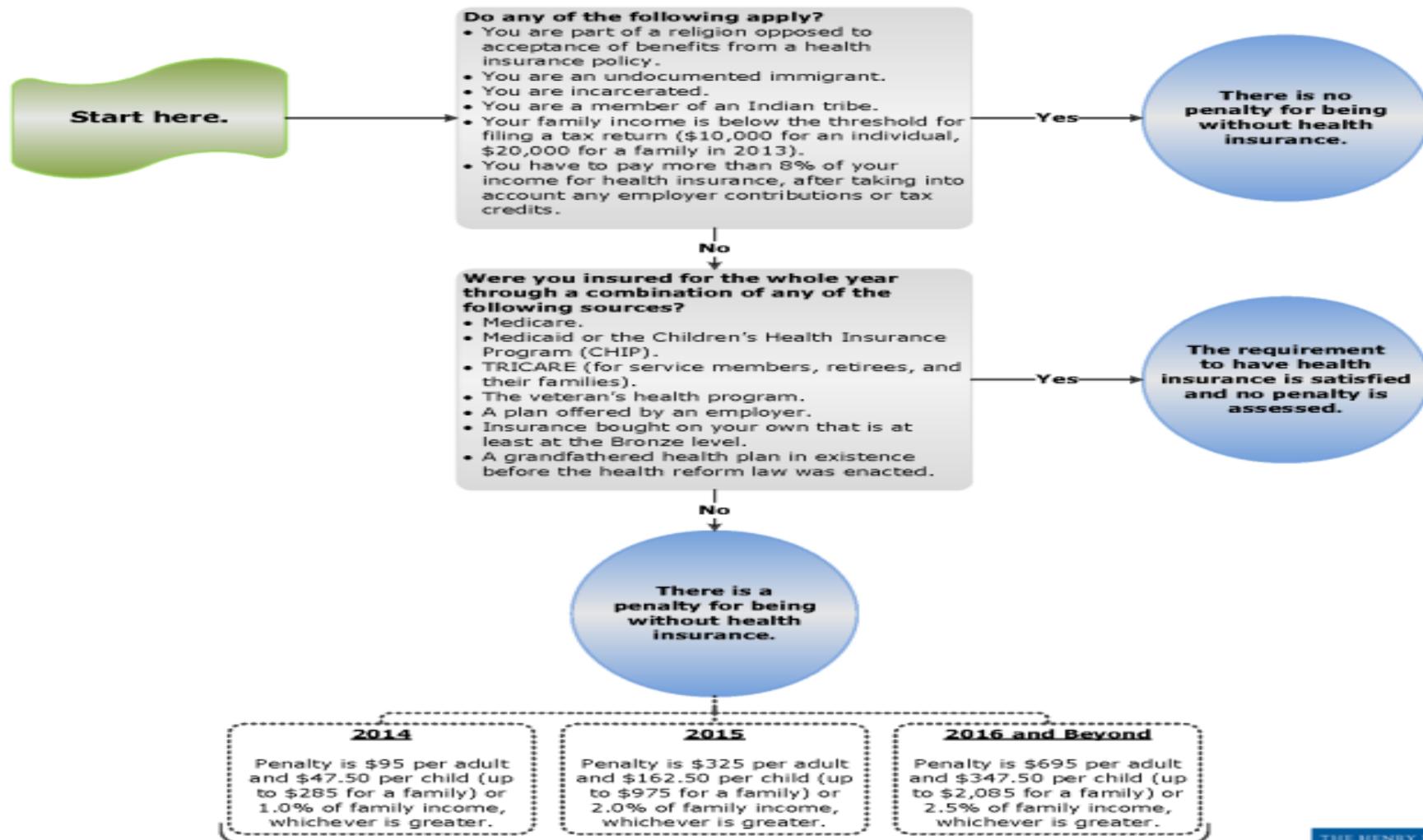
What does the ACA mean for consumers?

- Consumers who purchased their own insurance can now easily compare and purchase high quality plans.
- Focus on improvement in quality of care.



- More transparency from insurance companies.
- No more discrimination when issuing policies.
- Limits on out-of-pocket costs
- Subsidies or tax credits for low-income consumers.
(<http://kff.org/interactive/subsidy-calculator/>)
- Insurers cannot cancel coverage if you get sick.

The Requirement to Buy Coverage Under the Affordable Care Act Beginning in 2014



Income is defined as total income in excess of the filing threshold (\$10,000 for an individual and \$20,000 for a family in 2013). The penalty is pro-rated by the number of months without coverage, though there is no penalty for a single gap in coverage of less than 3 months in a year. The penalty cannot be greater than the national average premium for Bronze coverage in an Exchange. After 2016 penalty amounts are increased annually by the cost of living.



Small Business Health Options Plans (SHOPs)

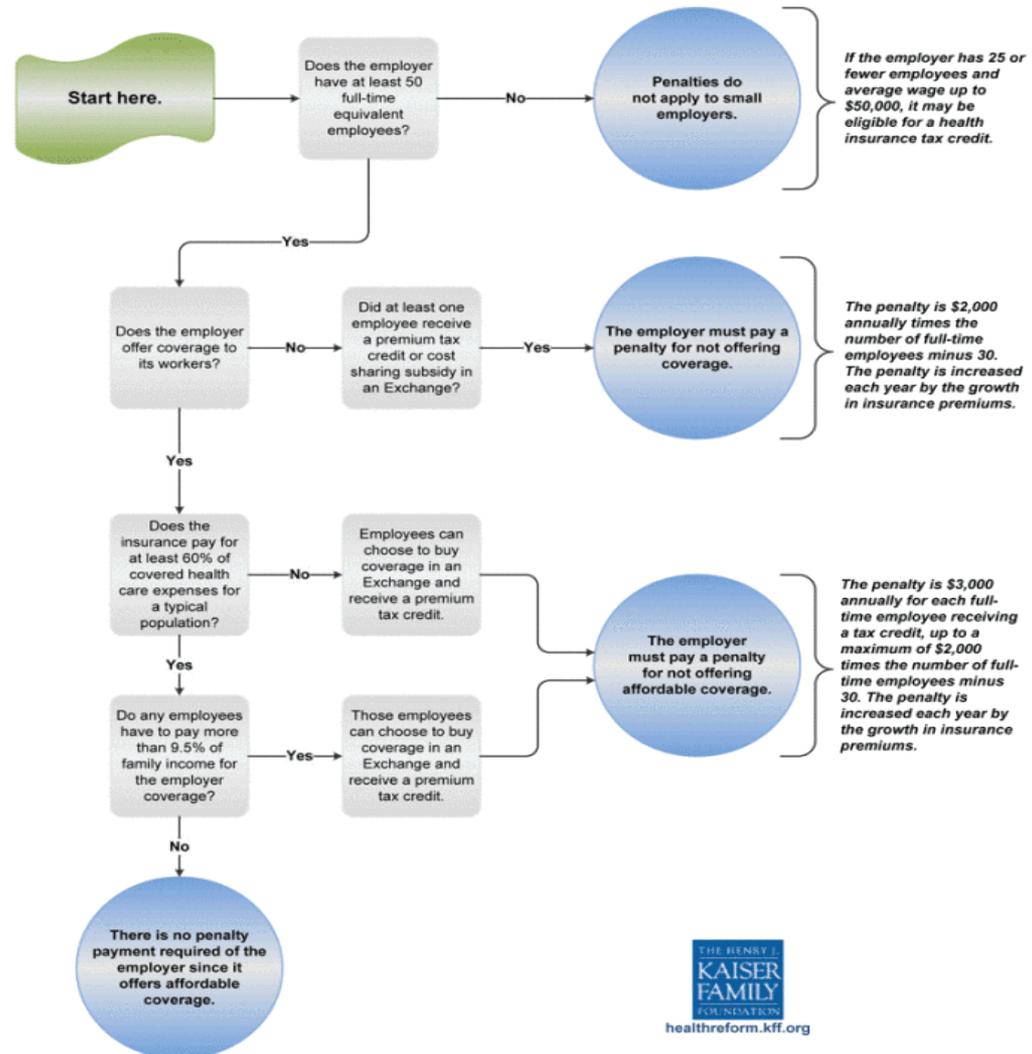
- In 2014, small businesses with generally fewer than 100 employees can purchase through SHOPs.
- SHOPs will offer QHPs for small businesses.



Through a SHOP, small employers can:

- Offer meaningful choice of QHPs
- Decide which QHP to offer employees
- Decide how much to contribute towards premium costs
- Collect employee share of premiums through payroll deduction
- Get one monthly bill and make one monthly payment
- Take advantage of potential tax credits

Penalties for Employers Not Offering Affordable Coverage Under the Affordable Care Act Beginning in 2014



What does it mean for employers?

And what about providers?

- Consumers written off as charity care will now have insurance.
- Reduced paperwork will decrease cost of care.
- Consumer protections hold insurance companies accountable for treating patients and providers fairly.
- Stronger Medicare program with added benefits.
- New investment in preventive care and public health.

What can providers do now?

Step 1

- How many uninsured individuals are in your area?
- What kind of Marketplace does your state have?

Step 2

- Ask Insurance Commissioners/Marketplace which Qualified Health Plans (QHP) are participating.

Step 3

- Begin negotiating contracts with QHPs.
- Educate QHPs about your role in rural communities.
- Inform QHPs if you are an Essential Community Provider.

Step 4

- Talk to your patients about their eligibility and enrollment options.
- Refer patients to [Healthcare.gov](https://www.healthcare.gov).
- Refer patients to Consumer Assistance Programs in your state.



How does someone sign up for the marketplaces?

- Online (www.healthcare.gov)
- Paper application
- By phone
- In-person

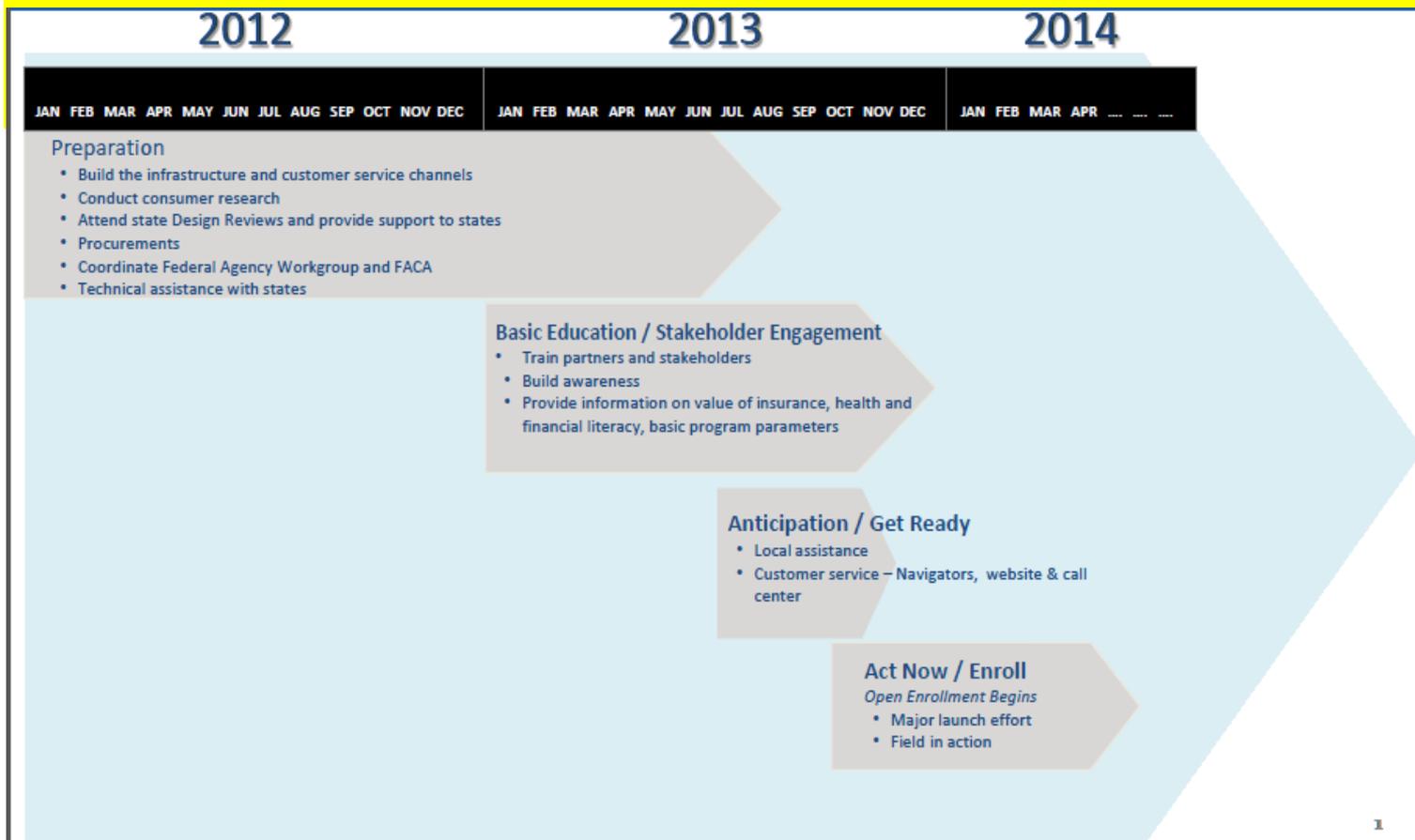
Consumer Assistance in Marketplaces

Which assistance is available in the different types of marketplaces?

	Navigators	In-person assistance personnel	Certified application counselor	Agents and Brokers
State-based Marketplace	Yes	Optional for states	Yes	Optional for states
State Partnership Marketplace	Yes	Yes	Yes	Yes, if a state permits it
Federally-facilitated Marketplace	Yes	No	Yes	Yes, if a state permits it

Consumer Outreach Timeline

Outreach, Education and Enrollment (OE&E)





What can you do?

- Apply to be a Certified Application Counselor
- Locate the uninsured populations in your area
- Partner with providers to get the information out
- Share your stories
- Use this as a forum to brainstorm OE&E ideas



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Upcoming Deadlines:

- Navigator Grant Awards (August 2013)
- Relaunch of www.healthcare.gov (July 2013)
- Certified application counselors (more information on training coming soon)
- Enrollment opens October 1, 2013!



Moving Forward:

- Medicaid webinar on June 27, 2013 at 3 p.m.
- Weekly Thursday 3-4 p.m. office hours for updates and Q&A starting July 11, 2013.
- Questions are always welcome to the ORHP-ACAQuestions@hrsa.gov email address.

Questions?





Contact Information

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