

Health Coverage & the Affordable Care Act

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Why do we need the ACA?

- 48 million Americans are uninsured
- Private insurance is unaffordable
- Consumer protections are limited
- Access to Medicaid varies across state lines and by demographic



Insurance Changes In Place Now

Can't deny kids coverage because they've been sick

No lifetime caps

Temporary high-risk pool for people with health issues

Kids can stay on their parents' plan until they're 26

Can't drop coverage when people get sick

Plans have to spend 80 – 85% of premiums on health care

New oversight of premium rate increases

Tax credits for small businesses to insure their workers

Free preventive care

Health Insurance Marketplaces

More Changes – Jan. 1

Nobody can be denied or charged more because of their health

Can't charge more for gender or job

Out of pocket maximum

Tax credits help pay premiums for under 400% FPL

Medicaid expansion to 138% of poverty

Plans must cover "essential services"

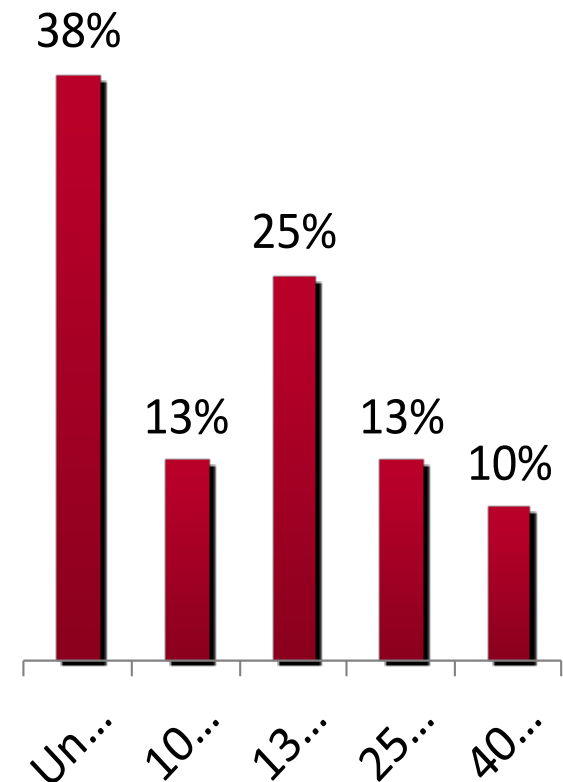
No annual limits allowed

Cost-sharing help for under 250% FPL

Expanded Medicaid

- 38% of the uninsured have incomes under 100% of federal poverty
- ACA provides 100% federal funding to expand Medicaid through 2016, 90% after
- 17 million people stand to gain coverage
- Income calculations streamlined via MAGI

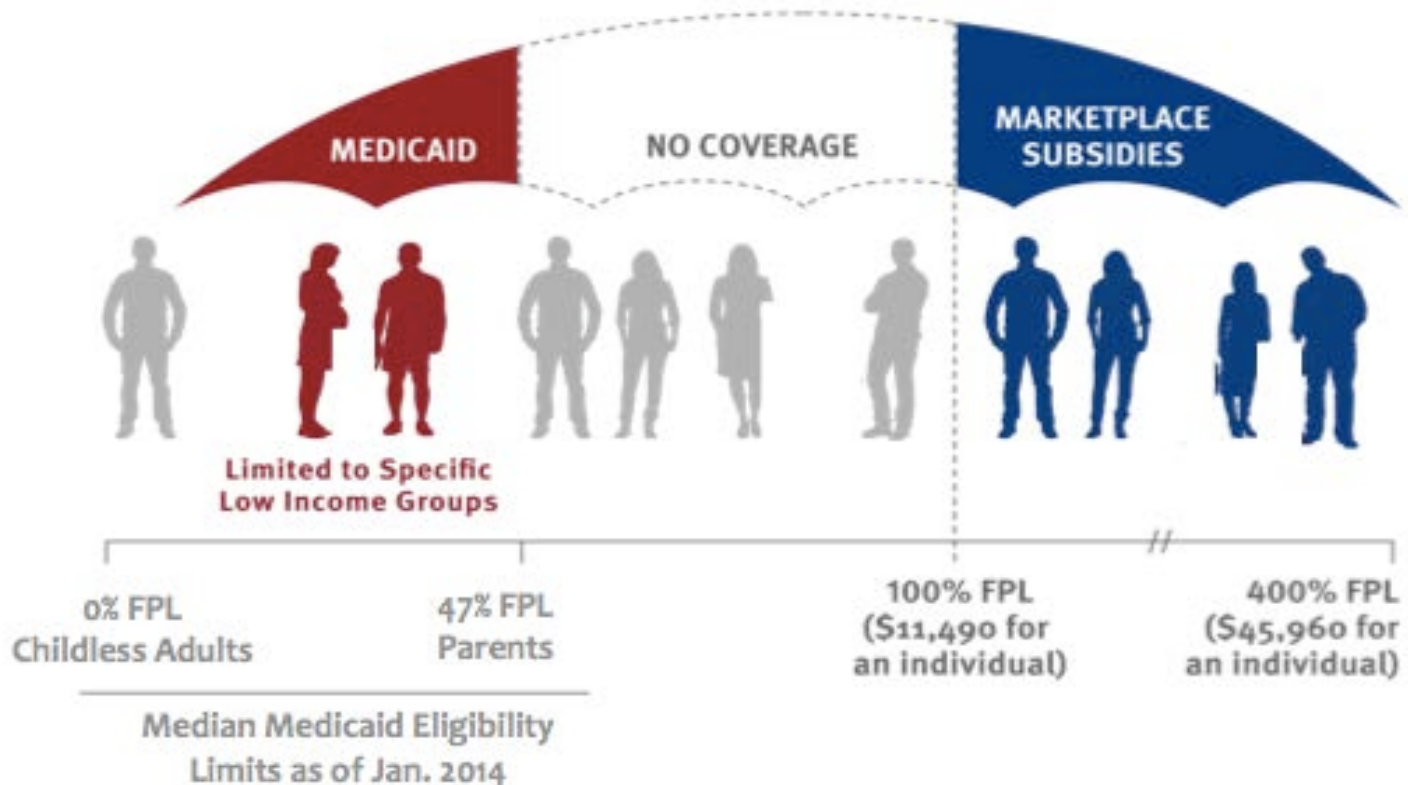
Federal Poverty Level



Source: Kaiser Commission on Medicaid and the Uninsured

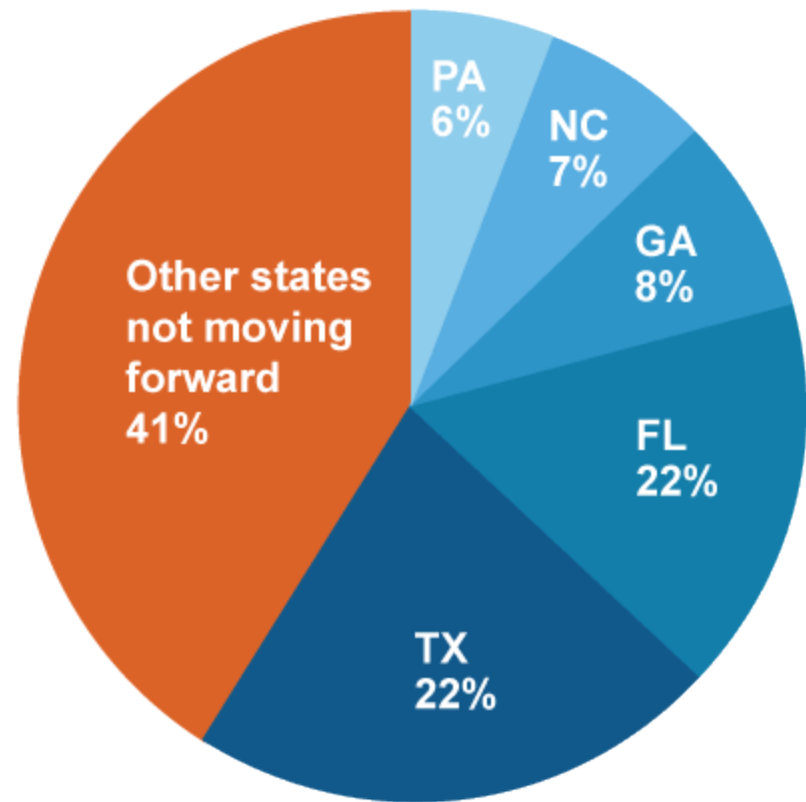
The Coverage Gap

In states that do not expand Medicaid, there will be large gaps in coverage available for adults.



How many people fall into the gap?

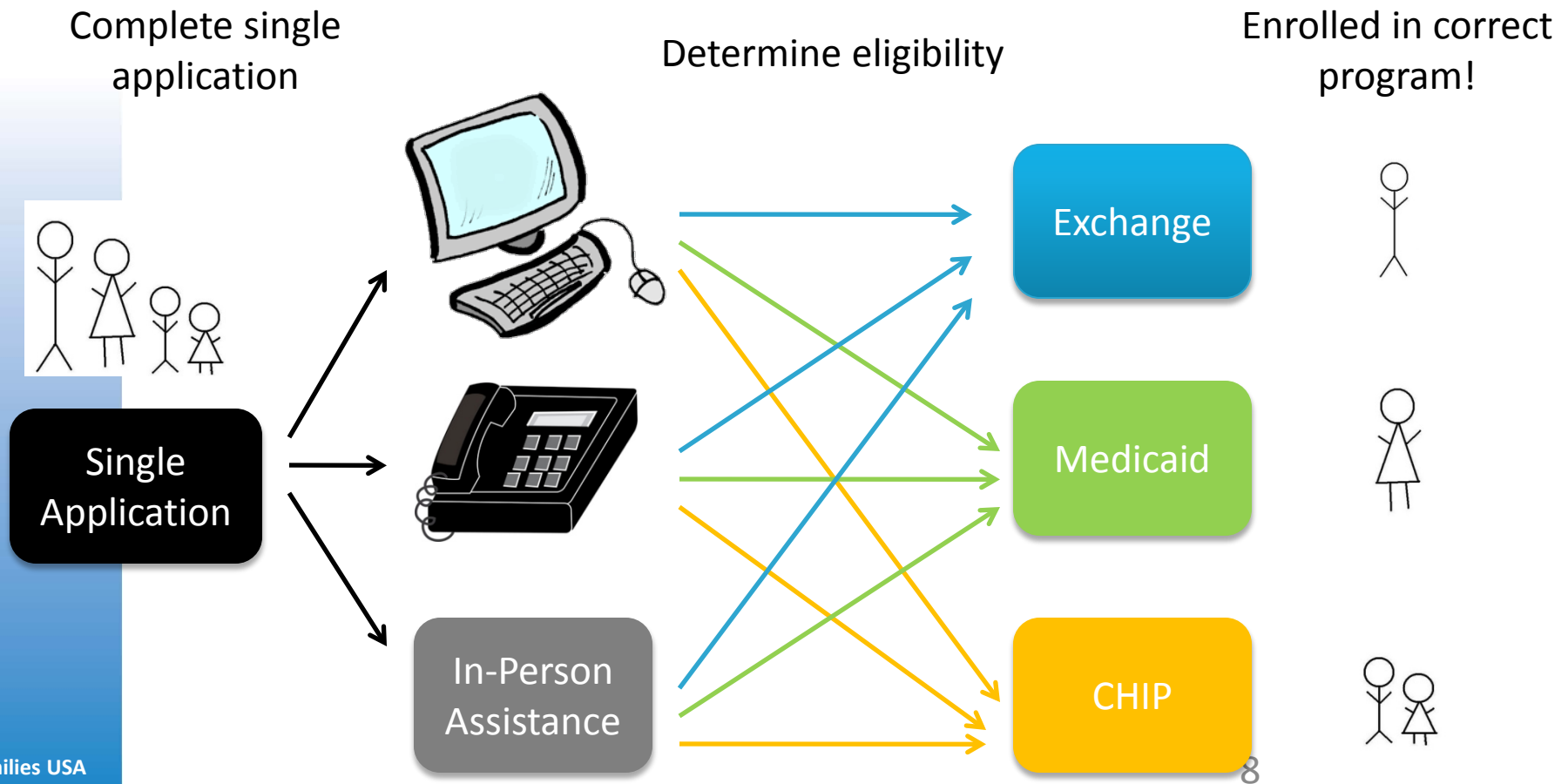
Without Medicaid expansion, 4.8 million uninsured adults below poverty may fall into coverage gap.



4.8 million in the Coverage Gap

Single, Streamlined Application

Consumers can connect to whichever program they are eligible for, no matter where they start.



Open Enrollment Underway

- October 15, 2013 – March 31, 2014
 - Must enroll by Dec. 23, 2013 for coverage starting Jan. 1, 2014.
- March 31, 2014 – Nov. 15, 2014
 - May apply for Medicaid, CHIP, or for exchange coverage if you have a change in circumstances
- Nov. 15, 2014 – Jan. 15, 2014
 - Open enrollment for 2015 coverage
- Oct. 15, 2015 – Dec. 7, 2015
 - Open enrollment for 2016 coverage (the same each year after that)



Enrollment So Far

- Over 1.3 million people have submitted an application through the marketplaces
 - Highest # of applications in California (360,464), New York (257,414). (As of Nov. 19 & 24, respectively)
- At least 243,000 have chosen a plan
- Enrollment picking up with website improvements.
- Get updates at www.healthcare.gov/blog/ and kff.org/health-reform/state-indicator/state-marketplace-statistics-2/

Medicaid Enrollment - October

- 2,479,114 applications received by state Medicaid agencies.
- 15.5 % change over average monthly applications in expansion states
- 4.1% change over average monthly applications in non-expansion states.
- 1,460,367 total individuals determined eligible for Medicaid & CHIP by state agencies.
- Data transfers not yet seamless.

Help Someone Sign Up

- Enroll by Dec. 23 for coverage starting Jan. 1
- One application for Medicaid, CHIP, private health insurance plans and financial assistance
- Apply:
 - Online: www.healthcare.gov, www.cuidadodesalud.gov
 - By phone: 1-800-318-2596, 24 hours a day, 7 days a week (TTY: 1-855-889-4325)
 - By mailing a paper application
 - Get in-person help in your area: LocalHelp.HealthCare.gov



What Consumers Care About Most

All insurance plans will have to cover **doctor visits, hospitalizations, maternity care, emergency room care, and prescriptions.**

You might be able to get **financial help** to pay for a health insurance plan.

If you have a **pre-existing condition**, insurance plans cannot deny you coverage.

All insurance plans will have to show the costs and what is covered in **simple language with no fine print.**

Share Enrollment Stories

Why your story matters? | About Families USA

MY COVERAGE STORY:

Millions of Americans are enrolling in new health care coverage starting in October.

www.mycoveragestory.org

FILL OUT THIS BRIEF FORM ▶

TELL US YOUR STORY

◀ WE HAVE JUST A FEW QUESTIONS

Sharing stories of people who have enrolled is a powerful way to

- 1 encourage more people to enroll
- 2 show in a concrete way how this program is changing people's lives

Questions?

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