



Understanding the Affordable Care Act



What is the Affordable Care Act?

The Affordable Care Act (aka- Obamacare or ACA) is a law that makes healthcare more affordable and accessible to millions of Americans through subsidies and Medicaid expansion.

Plans purchased with a subsidy through the Affordable Care Act are considered 'Marketplace' or 'On-Exchange' plans.

Note that ALL individual plans that waive medical underwriting and cover essential health benefits will fall under the umbrella of the Affordable Care Act, whether a person receives a subsidy or not!

Who is eligible?

The Affordable Care Act (ACA) provides health insurance subsidies to individuals and families with no access to affordable health coverage through work or other Federal programs, and whose income is within a certain threshold. Eligibility also depends on citizenship and residency status.



ELIGIBILITY

A light blue rectangular sticky note is placed over a close-up photograph of a laptop keyboard. The word "ELIGIBILITY" is written on the note in a large, bold, black, sans-serif font. The keyboard keys visible include function keys (F2-F11), number keys (2-0), and letters (Q, W, E, A, S, D, Z, X, command).

Benefits of the Affordable Care Act

The ACA allows for expanded benefit options that must cover 10 Essential Health Benefits, including preventing insurers from denying coverage based on pre-existing conditions and allowing young adults to stay on their parents' plans. Additionally, it includes preventative care services at no out-of-pocket cost, and subsidies for those who cannot afford coverage.



Essential Health Benefits

**10 Categories are included in all Marketplace plans as
Essential Health Benefits:**

- Ambulatory patient services
 - Outpatient care you get without being admitted to a hospital
- Emergency services
- Hospitalization
 - Such as surgery and overnight stays
- Pregnancy, maternity, and newborn care
- Mental health and substance use disorder services
 - This includes behavioral health treatment such as counseling and psychotherapy
- Prescription drugs
- Rehabilitative and habilitative services and devices
 - Services that help people with injuries, disabilities, and chronic conditions
 - Equipment that people may need
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care



PLEASE
DO NOT

Affordable Care Act
PLANS



How to enroll

**Give us a call so we can review and assist with
your enrollment!**

You can enroll during the annual Open Enrollment
Period by calling the Marketplace at 800-318-2596,
or online enrollment through healthcare.gov



Key dates to remember

Since there is no medical underwriting, you must enroll during the Open Enrollment Period or within a time following a Qualifying Life Event (eligible for a Special Enrollment Period).

Call us for more information about when you'll be eligible to enroll!