

# Affordable Care Act 101

## Conference Call Series

### 2011

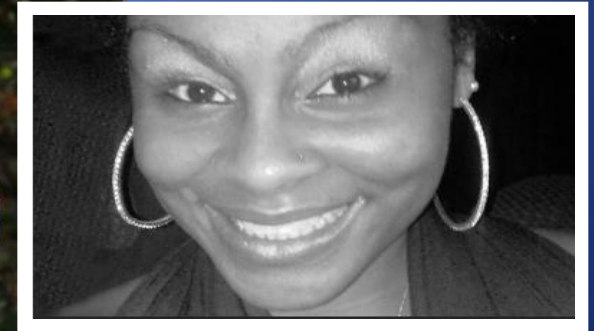


# The Patient Protection and Affordable Care Act



*Connecting Congregations and Communities  
To The Care They Need*

***"The stories of everyday Americans and, more importantly, the courage it took to share those stories is what kept this effort alive ..."*** -- President Obama



*“Faith leaders are trusted partners in local communities. You have a unique ability to reach people, especially the most vulnerable, with the tools and information they need to get healthy, stay well, and thrive.”*

***– HHS Secretary  
Kathleen Sebelius***



# Affordable Care Act

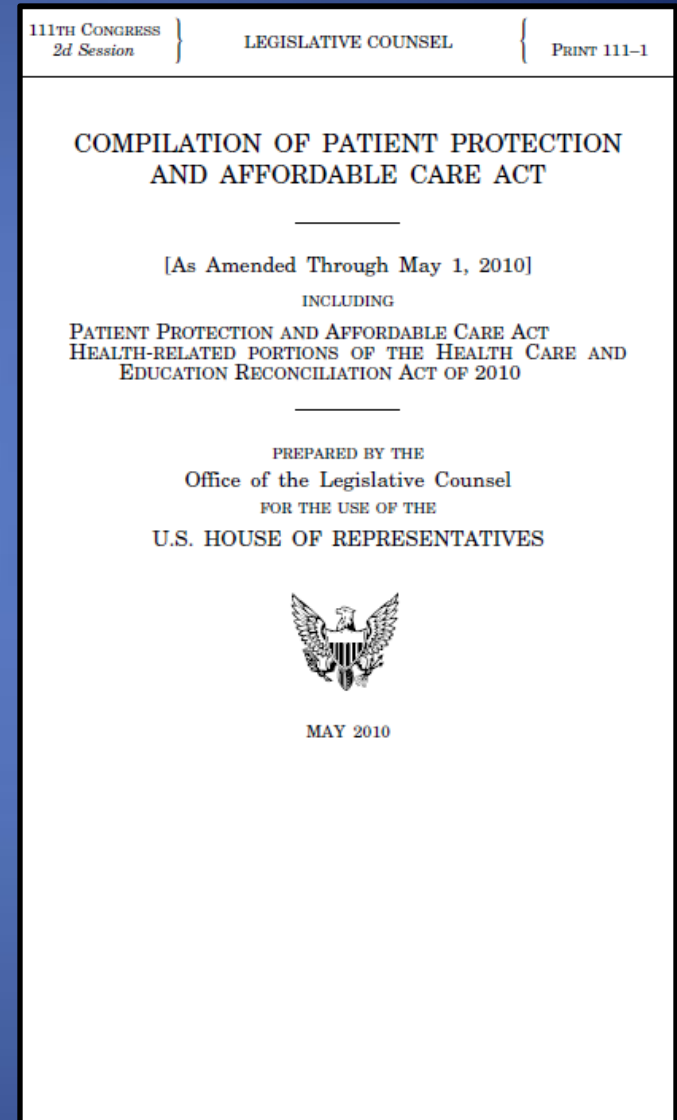
Signed into law on March 23, 2010

Public Law 111-148

Implemented incrementally

You can keep your insurance if you like it.  
And people who have coverage, have better and more affordable, secure coverage.

More than 32 million people who would otherwise not have health insurance will have health coverage.



# The Affordable Care Act: Some Major Themes

1. Expands Access to Care
2. Ends Abuses of Insurers
3. Makes Health Care More Affordable
4. Enhances the quality of Health Care



# Expands Access to Care

People with pre-existing health conditions are eligible for the new **Pre-Existing Insurance Plan (PCIP)**.

**To be eligible, you must:**

- Be a citizen or national of the United States or reside in the U.S. legally;
- Have been without health coverage for at least the last six months;
- Have a pre-existing condition.



# Expands Access to Care

**PCIP covers a broad range of health benefits, including primary, specialty and hospital care and prescription drugs.**

**PCIP does not charge you a higher premium just because of your medical condition. PCIP does not base eligibility on income.**

**[www.pcip.gov](http://www.pcip.gov)**





# Expands Access to Care

**People with low or no incomes** will have greater access to care through an expanded network of community health centers. To find the center near you, go to <http://bphc.hrsa.gov/>

**People who live in a medically underserved areas** will have access to more primary care health workers as a result of an expanded National Health Service Corps.



# Expands Access to Care

**People who live in rural communities** will receive expanded services as a result of increased payments for rural health providers.



# Ends Insurance Abuses

**Insurers cannot cancel your coverage** if you become sick because of an unintentional mistake on an application.

**Insurers cannot cap the dollar amount they will pay** in health care for a person over a lifetime.

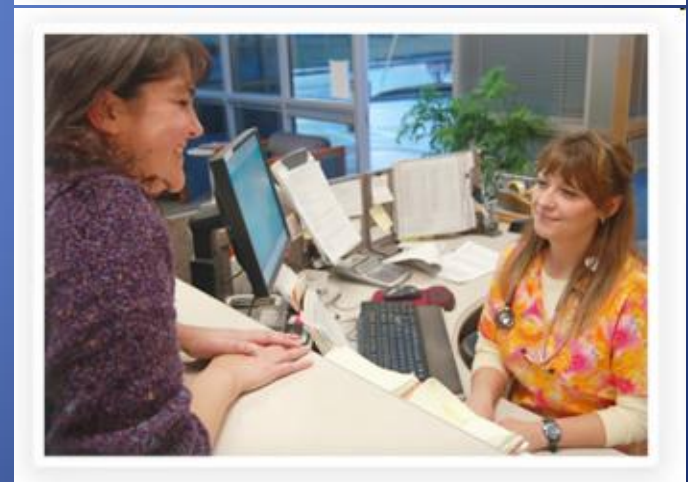
**If insurers deny care or payment for services,** consumers will have a new appeal process in new health plans.



# Ends Insurance Abuses

States have new resources to thoroughly review large rate increases and crack down on premium hikes.

If you visit the **emergency room**, many insurance plans can't charge you more for emergency services obtained out of a plan's network.



# Ends Insurance Abuses

Starting in 2014, **women will no longer be charged higher rates by insurance companies** due to gender or health status.

Also in 2014, you can no longer be discriminated against based on a pre-existing condition.



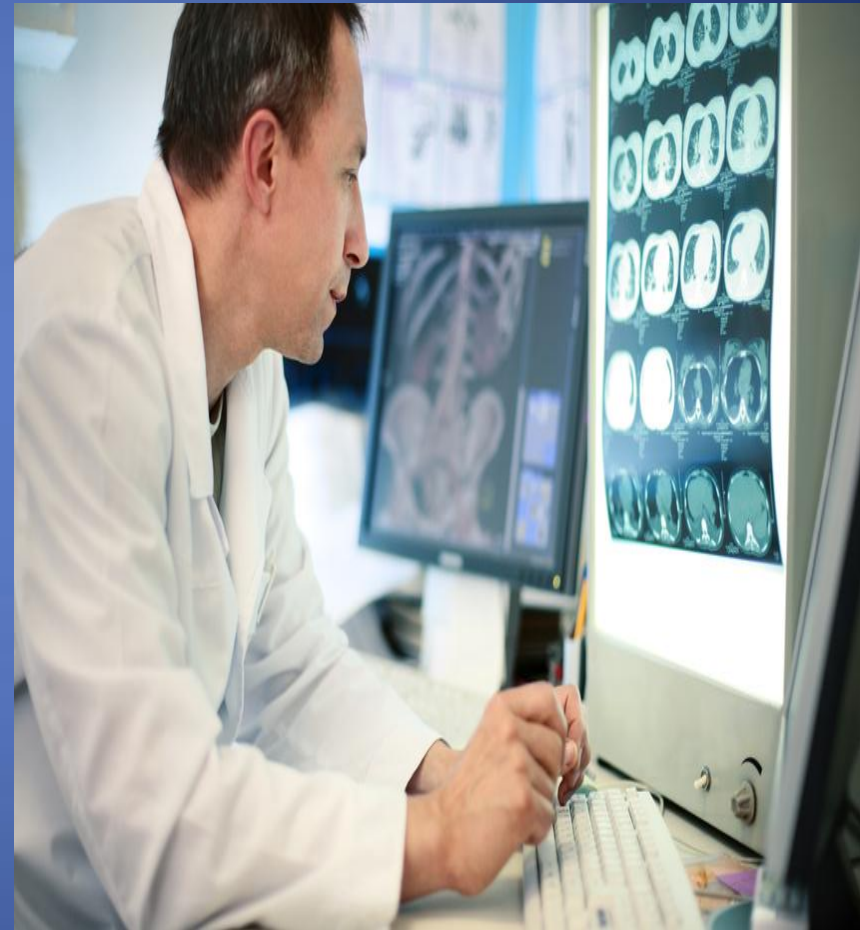
# Makes Health Care More Affordable

Starting in 2014, Americans who earn less than 133 percent of the poverty level (approximately \$14,000 for an individual and \$29,000 for a family of four) **will be eligible to enroll in the Medicaid program.**



# Makes Health Care More Affordable

**All people without insurance can purchase affordable insurance through a State-based Health Insurance Exchange starting in 2014. Those with low and middle incomes can receive a tax credit to help pay for the coverage.**



# Makes Health Care More Affordable

In 2014, as a matter of fairness, the Affordable Care Act **requires large employers to pay a shared responsibility fee only if they don't provide affordable coverage**, and at least one of their employees is benefiting from premium tax credits.





# Makes Health Care More Affordable

**Small businesses that have fewer than 50 employees – 96% of all firms in the United States – are exempted from the employer responsibility requirement.**



# Makes Health Care More Affordable

If you have fewer than 25 employees and provide health insurance you may qualify for a **small business tax credit** of up to 35% (up to 25% for non-profits) to offset the cost of your insurance. This will make the cost of providing insurance much lower.



# Makes Health Care More Affordable

As a result of the **Partnership for Patients**, consumers will receive better care, thus **lowering costs**. This new public-private partnership will save lives, prevent injuries, improve patient outcomes and will save billions of dollars.



# Makes Health Care More Affordable

People in need of **long term supports and services** will have increased access to care in a home and community based setting rather than an institutional setting.

**Small business owners receive tax credits** to make health care coverage more affordable.

Businesses are receiving financial assistance to continue providing coverage to early retirees through the **Early Retiree Reinsurance Program**



# Makes Health Care More Affordable

**Seniors and others with Medicare are receiving a 50 percent discount on covered, brand name prescription drugs when in the donut hole. In 2020, the donut hole will be closed.**

**Seniors and others with Medicare are eligible for free preventive care such as annual wellness checkups and cancer screenings.**



# Makes Health Care More Affordable

**In many plans, children and people with insurance are eligible for free preventive care, including wellness checkups, cancer screenings and vaccinations.**

**Consumers can compare plans and find the best value online at [www.HealthCare.gov](http://www.HealthCare.gov).**

**New State-based consumer assistance programs help consumers navigate the private health insurance system.**



# Makes Health Care More Affordable

The State Children's Health Insurance Program (CHIP) provides **free or low-cost health coverage for more than 7 million children up to age 19**. CHIP covers U.S. citizens and eligible immigrants.

In general, **children in families with incomes up to \$44,100/year (for a family of four)** are likely to be eligible for coverage. In many states, families can have higher incomes and their children can still qualify.



[www.InsureKidsNow.gov](http://www.InsureKidsNow.gov)

# Enhances Quality

The Affordable Care Act is designed not just to control health care costs, but also to improve quality of care.

There are **several tools that allow you to compare a variety of quality measures of health care and service providers at [www.HealthCare.gov](http://www.HealthCare.gov)**





# Health Care for the Most Vulnerable

President Obama and Secretary Sebelius are committed to improving the health and wellbeing of the American people.

The Affordable Care Act provides **health care to those most in need.**



# Health Care for the Most Vulnerable

**The Affordable Care Act provides \$25 million in funds to States and community organizations to help pregnant and parenting teens and women gain access to health care, child care, family housing and other critical supports.**



# www.HealthCare.gov



The Affordable Care Act provides a first-of-its-kind website, [www.HealthCare.gov](http://www.HealthCare.gov), to help consumers make informed decisions about health care coverage by offering easy-to-understand information about what health plans are available in their state; how much they cost; what they cover, and lots more information tailored to your specific needs.

Launched July 1, 2010

HealthCare.gov –The website combines information about public programs, from Medicare to the new Pre-Existing Conditions Insurance Plan, with info (including pricing) from 1,000+ private plans.

CUIDADODESALUD.COM  
Launched Sept 8, 2010

# www.HealthCare.gov

Health care is getting better. So is HealthCare.gov. Where you see [Was this helpful?](#) add your comments to help us improve.

**HealthCare.gov**

Take health care into your own hands

[Blog](#) | [Newsroom](#) | [Implementation Center](#)



[Home](#) | [Email Updates](#) | [Glossary](#) | [Font Size](#) | [En Español](#)

**Find Insurance Options**

**Learn About Prevention**

**Compare Care Quality**

**Understand the New Law**

**Information for You**



## Find Insurance Options

See which public, private and community programs meet your needs

This tool <sup>NEW</sup> will grow over time.   
**Learn about how it will improve**

## ▶ Let's get started. (Just two quick steps)

This tool will help you find the health insurance best suited to your needs, whether it's private insurance for individuals, families, and small businesses, or public programs that may work for you. It was created to help consumers under the health insurance reform law, the Affordable Care Act.



### STEP 1 of 2 - Please Answer All Questions

Which state do you live in?

Which best describes you?

(Select one.)

- Family / Children
- Healthy Individual
- Individual with Medical Condition
- Pregnant Woman
- Person with Disability
- Senior
- Young Adult (under 26)
- Small Employer / Self-Employed

# www.HealthCare.gov

Health care is getting better. So is HealthCare.gov. Where you see [Was this helpful?](#) add your comments to help us improve.

► OK. Based on your choices, there are **6 options** you should look into:

## Explore these options:

- 1. Coverage for Young Adults Under Age 26** [Learn More](#)

If your parent's insurance offers dependent coverage, you may be eligible to be covered on their policy until age 26.
- 2. Health Insurance Through Work** [Learn More](#)

You may be eligible for coverage through work – your job or your spouse's.
- 3. Health Insurance Plans for Individuals & Families** [Learn More](#)

If you do not have job-based or other coverage, you may want to buy a policy from a private insurer.
- 4. Pre-Existing Condition Insurance Plan (PCIP)/High Risk Pool** [Learn More](#)

You may qualify for a pre-existing condition insurance plan or a high risk pool, which helps people who have a hard time getting insurance find coverage.
- 5. Medicaid** [Learn More](#)

Medicaid provides coverage for low income children, families, the elderly, and people with disabilities. Pregnant women may qualify with higher incomes.
- 6. Finding Care You Can Afford** [Learn More](#)

There may be local facilities that provide free or reduced-cost care, whether you're insured or not. What you pay depends on your income.

# www.HealthCare.gov

Health care is getting better. So is HealthCare.gov. Where you see [Was this helpful?](#) add your comments to help us improve.

HealthCare.gov

Take health care into your own hands.

[Blog](#) | [Newsroom](#) | [Implementation Center](#)



[Home](#) | [Email Updates](#) | [Glossary](#) | [Font Size](#) | [En Español](#)

Find Insurance  
Options

Learn About  
Prevention

Compare Care  
Quality

Understand  
the Law

Information  
for You

[Introduction](#) | [Timeline: What's Changing and When](#) | [About the Law](#) | [Provisions](#) | [In Focus](#) | [Initiatives](#)



Understanding the Affordable Care Act:

## Timeline: What's Changing and When

View items by selecting blocks on the timeline, or click the arrows.

You can also [read the major provisions in a printable format.](#)

You can also access the [entire Affordable Care Act](#) (PDF 2.6 MB)

Improving Health Care Quality and  
Efficiency



IMPROVING QUALITY AND LOWERING COSTS

### Improving Health Care Quality and Efficiency

Effective no later than January 1, 2011

The law establishes a new Center for Medicare & Medicaid Innovation that will begin testing new ways of delivering care to patients. These new methods are expected to improve the quality of care and reduce the rate of growth in costs for Medicare, Medicaid, and the Children's Health Insurance Program (CHIP). By January 1, 2011, HHS will submit a national strategy for quality improvement in health care, including these programs.

[Learn more about the Center for Medicare and Medicaid Innovation.](#)



Was this page helpful?

# What you can do:

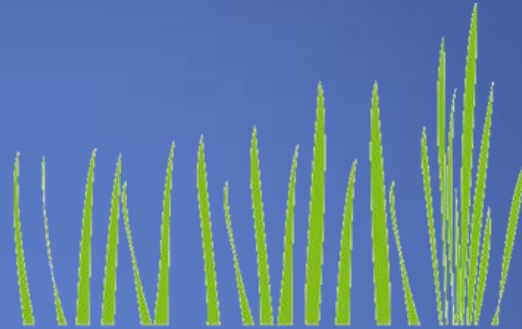
- Volunteer to become a **Community Health Educator**
- Volunteer faith and community leaders who give **presentations** on the Affordable Care Act.
- **Training and materials** will be provided.
- If you are interested, email [lisa.carr@hhs.gov](mailto:lisa.carr@hhs.gov) and you will be connected to the appropriate person in your region.

# What you can do:

- **Share the ACA 101 and other conference calls in the series with others** and encourage them to participate in the calls.
- **Host an adult forum, adult study class or informational session** on the health care law.
- Post information about **www.HealthCare.gov** in your **congregation bulletin**.
- **Partner with a community health care center** that assists those without insurance.  
Please Visit: <http://findahealthcenter.hrsa.gov>.
- Sign up to receive the **HHS Partnership Newsletter** at [www.hhs.gov/partnerships](http://www.hhs.gov/partnerships).



# U.S. Department of Health & Human Services



**Center for Faith-based & Neighborhood Partnerships**

**EMPOWERING AMERICA'S GRASSROOTS**

[www.hhs.gov/partnerships](http://www.hhs.gov/partnerships)

Email: [partnerships@hhs.gov](mailto:partnerships@hhs.gov)

Phone: 202-358-3595