HEALTH CARE REFORM OVERVIEW
Affordable Care Act (ACA) = Obamacare = Health Care Reform

All of these terms refer to the Affordable Care Act. It is a huge law that has many parts. Some of the main elements include: insurance company regulations that protect health care consumers, requirements to have health insurance (with several exceptions) and new ways to select and pay for health insurance through Health Insurance Marketplaces (scroll down to learn more).

Get a 5 minute overview of the law. Check out this fun, interactive video from the Kaiser Family Foundation about the implementation of the Affordable Care Act! Click the icon to view or go to kff.org/health-reform/video/youtoons-obamacare-video/

Want to see what you learned from the video? Quiz yourself at kff.org/quiz/health-reform-quiz/

There is a ton of information available about the Affordable Care Act. For reliable information:

1) Kaiser Family Foundation’s website: www.kff.org/health-reform. Check out their Health Reform FAQ page kff.org/health-reform/faq/health-reform-frequently-asked-questions/

2) NAMI National’s Health Reform website, Got you Covered at www.nami.org/healthcoverage

HEALTH INSURANCE MARKETPLACES
New options for affordable health insurance

The Health Insurance Marketplaces are a main feature of the Affordable Care Act. They are a new way to select and pay for coverage. Here’s what we need to learn and share with others!

What is the Marketplace? The Marketplace is an important part of the Affordable Care Act. It is a new way to purchase health insurance.

Where is the Marketplace? The Marketplace is not a physical place. It is a helpful tool to compare health insurance plans and to get financial assistance with coverage. The Marketplace is accessible online at: www.healthcare.gov

Who needs to learn about the Marketplace? If you are uninsured, underinsured (your insurance is not adequate), soon to be uninsured, unemployed or currently covered by BadgerCare, you can benefit from learning about the Marketplace.

Does everyone have to use the Marketplace? No. If you have Medicare, employer-based insurance or commercial insurance that works for you, you will not be required to purchase new coverage on the Marketplace. Some people on BadgerCare recently shifted onto the Marketplace, due to changes in state law. Be sure to open any letters from BadgerCare!
But wasn’t the launch of the Marketplaces a total disaster? Absolutely. For many reasons, there were major difficulties with www.healthcare.gov, so bad that most people who tried to enroll in plans could not for over the first month of the open enrollment period. However, by the end of the enrollment period, the Marketplaces had reached President Obama’s target number of enrollees. At this point in time, the Marketplace is reliable and user-friendly.

Where and when can I apply for coverage through the Marketplace? Visit www.healthcare.gov or call 1-800-318-2596 to apply for coverage. You can apply during open enrollment periods. The next open enrollment period runs from November 15, 2014—February 15, 2015. However, some people may be able to apply outside of open enrollment periods if they qualify for a special enrollment period. You may qualify if you recently experienced a “qualifying life event,” such as: having a baby, marriage, death in your immediate family, change in income, released from incarceration. Visit www.healthcare.gov to see if you qualify.

What if I am interested in getting coverage on the Marketplace, but feel uneasy or confused about it? First of all, you can browse plans on healthcare.gov without creating an account or enrolling in a plan. Second, there are people to help us apply and understand our options. In Wisconsin, these people are called Navigators and Certified Application Counselors (CAC). Their assistance is available at no cost online, over the phone or in-person. Essentially, Navigators and CACs are the same thing (their positions are funded differently and they receive slightly different training). To find contact information for CACs and Navigators in your county, visit www.e4healthwi.org/get-help-to-enroll.

What’s so “new” about the Marketplace? It makes choosing and buying insurance much less confusing. Before the Affordable Care Act, if people did not have insurance through their employer, could not afford their employer-offered insurance or were not covered by a public program (Medicaid or Medicare), they had to purchase commercial insurance on their own. This process could be long, costly and confusing. The Marketplace puts many commercial insurance plans in one place so that you can easily compare their costs and benefits without worrying that you’re missing the fine print.

It also makes coverage more affordable via:

- Federal subsidies (financial assistance) for coverage: During open enrollment periods, you will need to fill out an application on the Marketplace to find out how much financial assistance you will receive. Filling out an application does not mean you have to buy insurance!

- New regulations on insurance companies
  - Insurance companies cannot deny coverage or charge more based on pre-existing conditions, including mental illness.
  - Insurance companies cannot end coverage or charge more if you become sick.
  - Every plan available on the Marketplace must include a core set of benefits called “Essential Health Benefits.” Mental health and substance abuse services are part of these core benefits.

Visit www.healthcare.gov to learn more!

www.namiwisconsin.org