

ACA facts

THE AFFORDABLE CARE ACT
IN MICHIGAN

HOW DOES THE ACA IMPACT ME?

Health Insurance Marketplace Timeline:

Ongoing

People with qualifying events can enroll at anytime. To do so call 1-800-318-2596.

Nov. 15 – Feb. 15

Michigan residents will be able to enroll in health insurance plans offered in the Health Insurance Marketplace. You can enroll on your own or with assistance from Navigators.

January 1

Health care coverage begins or renews for those who have enrolled.

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The Patient Protection and Affordable Care Act (also known as PPACA, ACA, health reform law, ObamaCare) residents' access to and use of the country's healthcare system and insurance policies. Individuals and families who have insurance through their employers, the private market, or through public programs, as well as those without insurance, are all affected in various ways.

Insurance Through Employer or Private Market

Consumers now have more insurance options. If they have insurance coverage at work they can stay on those plans. If they have private policies, and those policies meet the new minimum requirements for coverage, they may keep those policies. If they chose to compare and look elsewhere, the Health Insurance Marketplace now offers options. In 2014 there were 36 different plans offered throughout Michigan by thirteen different insurance companies through that marketplace. The Health Insurance Marketplace operates with open enrollment periods for those seeking health insurance. The next open enrollment period begins Nov. 15 and runs through Feb. 15. Those who experience qualifying events (new family member, new job, loss of job-related coverage, and more) can find out if they qualify and enroll at any time by calling 800-318-2596 to find out if they qualify.

Insurance Through Public Programs

Children and adults enrolled in Medicaid, Healthy Michigan Plan, Medicare, TRICARE, VA, or the Indian Health Service remain eligible for benefits as long as those programs continue to consider them eligible.

No Insurance

Many low-income residents, and generally those uninsured, can now look to the Health Insurance Marketplace (also called an exchange) as a place to find affordable private insurance plans approved by the federal government. You can enroll by paper, in person, or online. That is, the policies exist and the online marketplace is just one way to find them. The online link for the Michigan marketplace is www.healthcare.gov. The marketplace remains an option for people who have not been able to get affordable insurance through their work or to buy it on their own. Through the marketplace, people compare insurance options and choose a plan that is right for them. Lower-income families are eligible for tax subsidies that help them pay for the premiums and possibly even the out-of-pocket payments. The marketplace has usual open enrollment periods. The next open enrollment will be Nov. 15 through Feb. 15.

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Important Terms:

Copayment

The set part of the bill (for example, \$10) you must pay for care covered by your insurance plan. The amount can be different for different services.

Health Insurance

A contract you pay for with “premiums” that requires your health insurer to pay some or all of the costs for care.

Navigators

Trained people who help people and small businesses learn about and understand the insurance plans in the Marketplace and how to enroll in them

Out-of-pocket costs

The amount of money you pay for services covered under your health plan, including copayments, coinsurance and deductibles. Plans have a limit to keep your care affordable if you need a lot of care in a year.

Premiums

The basic cost of your health insurance, usually paid monthly.

Provider

Doctors, nurse specialists, physician assistants, therapists and other healthcare professionals who have a license to provide or arrange care.

Tax credits/Premium subsidies

The tax credit is available depending on your income and whether you have adequate and affordable insurance from your employer. When you sign up for insurance, you can lower the cost right away by having all or part of the tax credit sent to the insurance company to pay part of the premiums, or you can receive it as a tax refund or lower tax bill. This is available even if you do not pay any taxes.

Those who experience qualifying events (new family member, new job, loss of job-related coverage, and more) can enroll at any time by calling 1-800-318-2596 to find out if they qualify. Children (and the few adults) who qualify for KanCare will be identified through this enrollment process.

Undocumented residents are unable to access the marketplace for coverage and will likely remain uninsured. Some may be able to obtain insurance through their employers, purchase in the individual market, and receive care through federally funded community health centers.

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