



WHAT'S NEXT FOR HEALTH CARE REFORM?

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 en-roll in health insurance plans offered in the Health Insurance Market-place. 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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**MICHIGAN STATE
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Passed in March 2010 and upheld by the U.S. Supreme Court in July 2012, the Patient Protection and Affordable Care Act (also known as PPACA, ACA, health reform law or ObamaCare) improves residents' access to quality and affordable health care.

Current Measures

For the insured:

- Young adults can stay on their parents' insurance until they are 26.
- Free preventive health care services.
- No lifetime limits on costs of essential benefits.
- Prescription drug rebates up to \$250 for Medicare seniors. Prescription drug discounts for Medicare seniors who have reached the so-called "doughnut hole."

Other:

- Children with pre-existing conditions cannot be denied coverage.
- Additional funding will be available to community health centers and other partners to improve the quality and supply of health care professionals.

2015 Provisions:

- The Health Insurance Marketplace will be open for business.
- All employers will be encouraged to provide health insurance to their employees. Small businesses (fewer than 25 full-time employees) can receive tax credits to help pay for that insurance. The implementation of a penalty against larger businesses (more than 50 full-time employees) if they don't provide adequate and affordable health insurance is currently delayed.

All insurance plans will have:

- No annual limits on how much they pay out to cover essential health benefits.
- No higher premiums based on gender or other health risk factors (no increased rates for farmers). Older people and smokers will pay more.

For those looking for insurance:

- No one can be denied insurance because of a pre-existing condition.
- Potential to expand public health insurance (Medicare) for single adults up to \$15,856; families' income limits depend on number of family members. It is unlikely Medicare will expand this year.

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.

What do I need to know now?

ACA is the law:

- An insurance marketplace where you can choose from many insurance policies is available now.
- Uninsured Michigan residents will be able to enroll in the Health Insurance Marketplace, on their own or with help from navigators, between November 15, 2014, and February 15, 2015.
- Insurance plans purchased through the Marketplace begin coverage on Jan. 1, 2015, if you sign up before Dec. 15, 2014. After that date, the coverage start date is either the first of the next or the first of the second month following enrollment.
- Children, individuals and families currently eligible for Medicare will still be eligible for the program when the Health Insurance Marketplace is open.
- Most Michigan residents will be able to remain on their current insurance policies.
- All adults over age 18 will be required to have health insurance or will have to pay a mandated tax. Note: Some exceptions apply and some individuals and families will be helped with paying for insurance through tax credits.

Author: Roberta Riportella, Ph.D., Kansas Health Foundation Professor of Community Health, School of Family Studies and Human Services, Kansas State University

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