DREXEL UNIVERSITY
A.J. Drexel
Autism Institute

The Affordable Care Act: Information Update for PA

What is the Affordable Care Act?

- The Affordable Care Act (ACA) was signed into law in 2010. It makes important changes to health insurance in the United States. Some of the ACA changes took effect in 2010. For example, children are now allowed to stay on their parents' health insurance plan until they are 26 years old. More important changes will happen in January 2014.
- One important goal of the ACA is to make health insurance available to all Americans. The Health Insurance Marketplaces were created to meet this goal.
- The Marketplace in each state is made up of private health insurance plans. These plans must cover a basic set of benefits. Some benefits include yearly checkups and tests, family planning, and care for mothers.
- People who purchase a Marketplace insurance plan may be offered premium tax credits, based on their income. These tax credits can help people pay for their insurance premiums, making the insurance plans cost less.
- Based on their income, people may also get cost-sharing help. This will lower how much people have to pay for copays, co-insurance, and deductibles.
- Under the ACA, New Jersey and Delaware have increased their Medicaid program size. This will help more people get Medicaid.
- You can enroll in plans as of **October 1, 2013. Coverage begins on January 1, 2014.**
- People who can afford to purchase insurance may face a penalty fee if they decide not to buy it.

Next Steps:

Step 1	Step 2	Step 3
• You can now apply for Marketplace Insurance plans at healthcare.gov. • The application will require detailed information from you, such as your income.	• From the information you provide, you will be presented with health plan options and costs.	• Enroll in the plan of your choice. • Coverage can begin as soon as January 1, 2014.

Steps from HealthCare.gov; Images from Microsoft Word

Application Details

- You only need to fill out one application for Medicaid (also known as Medical Assistance in Pennsylvania) and the Health Insurance Marketplace.
- This application is available at Healthcare.gov or by phone (1-800-318-2596). In Pennsylvania, the application can also be accessed through the PA COMPASS system (www.compass.state.pa.us).
- If you have technical issues with the website, please continue to try to apply!
- You can submit your application to your local County Assistance Office.
- There are local organizations, which can give help or advice with the application. Visit localhelp.healthcare.gov to learn more about these organizations.
- Unless you make changes to your plan, your plan will be renewed automatically every year.

What are the Benefits of ACA?

- A person cannot be denied insurance coverage or charged higher premiums because they have a pre-existing condition, a health problem they had before they applied for insurance.
- Insurance must cover preventative care. This includes screenings, or tests that check for illness or disease. Insurance must also cover hospitalizations, doctor visits, prescriptions, maternity care, and emergency room care.
- Before the ACA, insurance companies limited, or “capped”, the amount of services they would cover for people each year. Starting in 2014, there will be no annual caps on insurance coverage.

The ACA Impact: Specific to People with Disabilities

- A person can get Medicaid if their income is below a certain amount or if they have a disability. If a person can get Medicaid because of both these reasons, they can choose to get services under the category that gives them the most coverage.
- Medicaid agencies and the Marketplace must make sure that people with disabilities can access their information. They must give any help needed at no cost to make the information easier to understand and use.
- It can take no more than 90 days to decide if a person with a disability can get Medicaid.
- A person’s Modified Adjusted Gross Income (MAGI) is the number that will now decide if a person can get Medicaid. This is the number that the IRS uses. People with disabilities and individuals who get Supplemental Security Income (SSI) do not have to worry about the MAGI standard. The standard also does not apply for people who get home-based care or care in a facility, and children in foster care.
- Children with disabilities under the age of 18 can get Medicaid through the “PH-95 category” in Pennsylvania. This eligibility category does not look at the parents’ income. These children can get Medicaid regardless of how much their parents make. The ACA does not change or impact the PH-95-category.

Where Can I Find More Information?

- ❖ **www.Healthcare.gov**
  This website provides information about the Marketplace insurance plans. Additionally, the application offered through this website for Marketplace is also the same application for Medicaid.
- ❖ **Phone Number for Additional Help about the ACA:**
  1-800-318-2596: TTY: 1-855-889-4325

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