The Affordable Care Act: What does it mean for YOU?

About Community Health Councils

• CHC is a non-profit community based health policy, advocacy and educational organization.

• We work to improve access to and quality of healthcare, the environment, physical activity and nutritional resources in long ignored communities.
Health Reform: 3 Important Points

• It is the law RIGHT NOW!

• Makes it easier for U.S. citizens to get and keep health care insurance.

• Makes health care more affordable for EVERYONE!

Health Reform helps you get coverage and keep it through...

• Making health insurance more affordable, for more people

• New consumer protections

• Improved quality of care & lowered costs

• Regulating the insurance companies

• Employer incentives
Health Reform Helps Uninsured Californians!

- **37 million** people live in CA
- **7 million** are uninsured
- Health reform can help **4.7 Million** Californian’s become insured

Source: 2009 California Health Interview Survey

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Access to Affordable Healthcare

<table>
<thead>
<tr>
<th>Household Size</th>
<th>400% FPL (means you make)</th>
</tr>
</thead>
<tbody>
<tr>
<td>An Individual</td>
<td>$42,626</td>
</tr>
<tr>
<td>2</td>
<td>$62,441</td>
</tr>
<tr>
<td>3</td>
<td>$78,657</td>
</tr>
<tr>
<td>4</td>
<td>$94,872</td>
</tr>
</tbody>
</table>

- By January 1, 2014, families with incomes up to these amounts will get subsidies to help them by insurance in the CA Health Benefit Exchange.
New Consumer Protections

**Insurance Companies Can’t:**
- Drop your coverage*
- Place lifetime & annual limits on your plan*
- Deny people with pre-existing conditions

**Insurance Companies Must:**
- Allow kids to stay on their parents plan until age 26*
- Provide free preventive care*

**The Government Will:**
- Provide Insurance for Uninsured Americans with Pre-Existing Conditions ([http://www.pcip.ca.gov](http://www.pcip.ca.gov))

* Applies to health plan years beginning on or after Sept. 23 2010

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**Improved Quality of Care**

- Private Plans and Medicare MUST provide preventative care services at no cost to you.
  - Mammograms
  - Blood pressure, diabetes and cancer screenings
  - Flu shots
  - Classes to help you quit smoking
  - and more!

- Qualified health insurance plans must offer the same basic benefits in their lowest tier plan.
2014: Just Around the Corner

- **Health Insurance Exchanges**
- **Consumer Tools**
- **Financial Assistance**
- **Individual and Employer Mandates**

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Health Exchanges: NEW Marketplaces

**Insurance Exchanges—start Jan. 1st 2014**

- Shopping mall for public or private health plans
- All the plans in the Exchanges will have to offer a **minimum set of benefits**
- Information must be **plain, simple to understand**
- Medicaid, Bronze, Silver, Gold, Platinum plans
- **Limits on out-of-pocket expenses** for families
- **Financial help** through tax credits and subsidies
- **Individual, family or small business*** will get information about plans, coverage, providers, and much more.

*Small business with up to 100 employees.

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Consumer Assistance

**Single Application:** “no wrong door” application that helps individuals enroll into coverage in the Exchange or public programs whether it’s by mail, phone, online, or in-person.

**Navigators:** entities that will help consumers get information about and enroll into coverage and help troubleshoot problems encountered by consumers.

**Web portal:** website to help consumers compare qualified health plans, estimate costs, look at benefits, see provider networks, facilitate enrollment, get information about coverage options, and much more.

**Call Center:** toll-free call center that addresses the needs of consumers requesting assistance.

**Exchange calculator:** electronic calculator to help consumers compare available plans including information about premium tax credits and any cost-sharing help.

**Outreach and education:** Exchanges must conduct outreach and education activities to educate consumers about the Exchange and to encourage participation.

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Financial Assistance for Affordable Coverage

**Tax Credits** will vary based on the individual’s or family’s income. It will also vary based on the plan that the individual or family chooses to buy.

**Cost-sharing Subsidies** will ensure that most of costs of coverage are paid for 94% for lowest income earners, 70% for highest income earners.

*Source: Families USA [www.familiesusa.org](http://www.familiesusa.org)*
Individual & Employer Mandates

**Individuals:** required to get minimum essential coverage, with the exception of some individuals.

**Employers:** Depends on size of the firm:
- < 25 employees: employer can get tax credits for providing coverage and access to the exchange
- < 100 employees: Can participate in the exchange
- 50+: If the employers plan is too expensive or provides bad coverage then employees can access the exchange and subsidies
- 200+: Must enroll employees in a plan unless the employee opts out

If you don’t get coverage, you’ll have to pay a penalty.


Threats to Health Reform

- State budget cuts to the Medi-Cal program and health safety net services
- Supreme Court lawsuit of the Affordable Care Act
- Federal budget and appropriations funding threats

Source: Community Health Councils www.chc-inc.org
Get Involved!

**Spread the Word:** Talk to your family, friends and community members about health reform.

**Help Protect Reform:** Call your lawmakers (state and congressional), urge them to implement the law. Protect funding for implementation and existing health care safety net services.

**Share YOUR Thoughts:** California is moving forward with implementation and we need to hear from community members. Help inform what reform looks like in our state.

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Contacting Your Lawmakers

State and federal elected officials need to hear from you! You can call, email, write, or visit.

**How to find your lawmakers:**
- **State:** [http://www.legislature.ca.gov/](http://www.legislature.ca.gov/)
- **Congressional:**
  - Call U.S. Capitol Switchboard at (202)224-3121 and ask for your senators’ and/or representative’s office
  - [http://www.usa.gov/Contact/Elected.shtml](http://www.usa.gov/Contact/Elected.shtml)

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THANK YOU!

Want more information?
• Kaiser Family Foundation: http://healthreform.kff.org/
• Healthcare and You: http://www.healthcareandyou.org/
• Health Reform website: http://www.healthcare.gov

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