

Affordable Care Act Marketplace Enrollment

ABBY SEPANSKI, MSW CANDIDATE 2019

What is the Affordable Care Act?

Patient Protection and Affordable Care Act

According to HealthCare.gov, the ACA is "the comprehensive health care reform law enacted in March 2010 (sometimes known as ACA, PPACA, or 'Obamacare')."

The law has 3 primary goals:

- Make affordable health insurance available to more people. The law provides consumers with subsidies ("premium tax credits") that lower costs for households with incomes between 100% and 400% of the federal poverty level
- Expand the Medicaid program to cover all adults with income below 138% of the federal poverty level. (Not all states have expanded their Medicaid programs.)
- Support innovative medical care delivery methods designed to lower the costs of health care generally

What did the ACA change?

- Required individuals to have MEC health insurance, an exemption, or pay a penalty; and companies to offer it to their workers
- Pre-existing conditions
- Young adult coverage
- Cancellations and Appeals
- Benefit limits
- Preventative care

(U.S. Department of Health & Human Services, 2017)

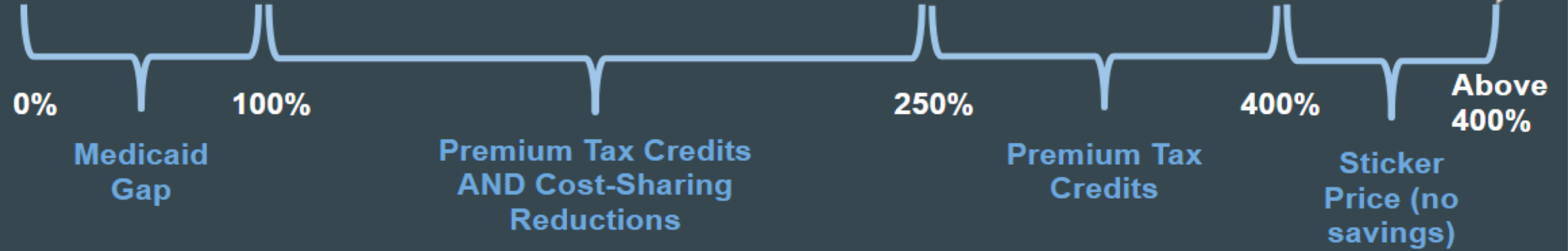
FEDERAL POVERTY GUIDELINES (COVERAGE YEAR 2019)

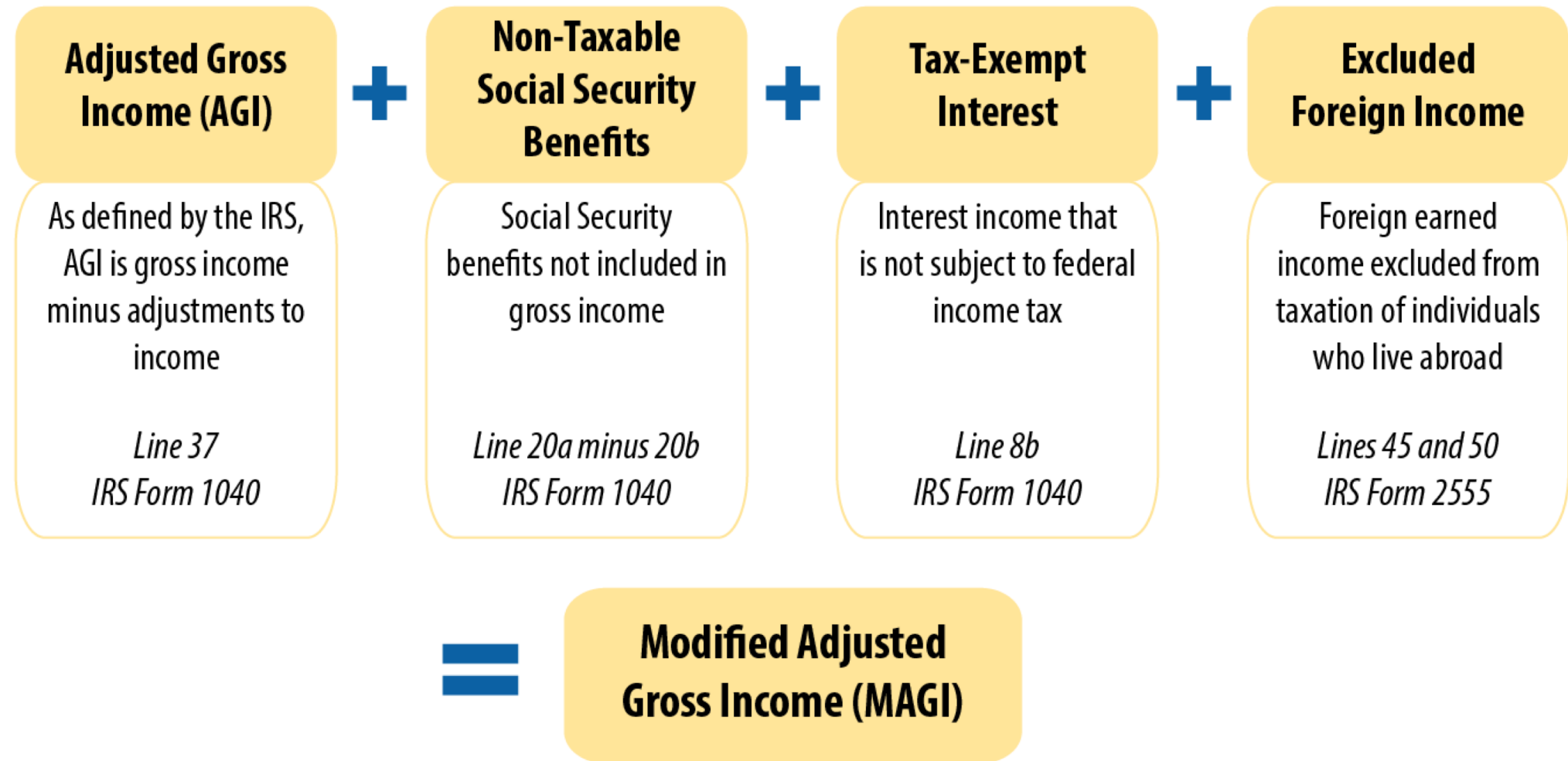
# in Household	100% FPL	138% FPL	150% FPL	200% FPL	250% FPL	300% FPL	400% FPL
1	\$12,140	\$16,753	\$18,210	\$24,280	\$30,350	\$36,420	\$48,560
2	\$16,460	\$22,715	\$24,690	\$32,920	\$41,150	\$49,380	\$65,840
3	\$20,780	\$28,676	\$31,170	\$41,560	\$51,950	\$62,340	\$83,120
4	\$25,100	\$34,638	\$37,650	\$50,200	\$62,750	\$75,300	\$100,400
5	\$29,420	\$40,600	\$44,130	\$58,840	\$73,550	\$88,260	\$117,680
6	\$33,740	\$46,561	\$50,610	\$67,480	\$84,350	\$101,220	\$134,960
7	\$38,060	\$52,523	\$57,090	\$76,120	\$95,150	\$114,180	\$152,240
8	\$42,380	\$58,484	\$63,570	\$84,760	\$105,950	\$127,140	\$169,520

For households with more than 8, add \$4,320 for each additional person.

Note: Eligibility for premium tax credits in coverage year 2019 is based on poverty guidelines for 2018. FPL = federal poverty line.

Source (plus Hawai'i and Alaska guidelines): aspe.hhs.gov/poverty-guidelines



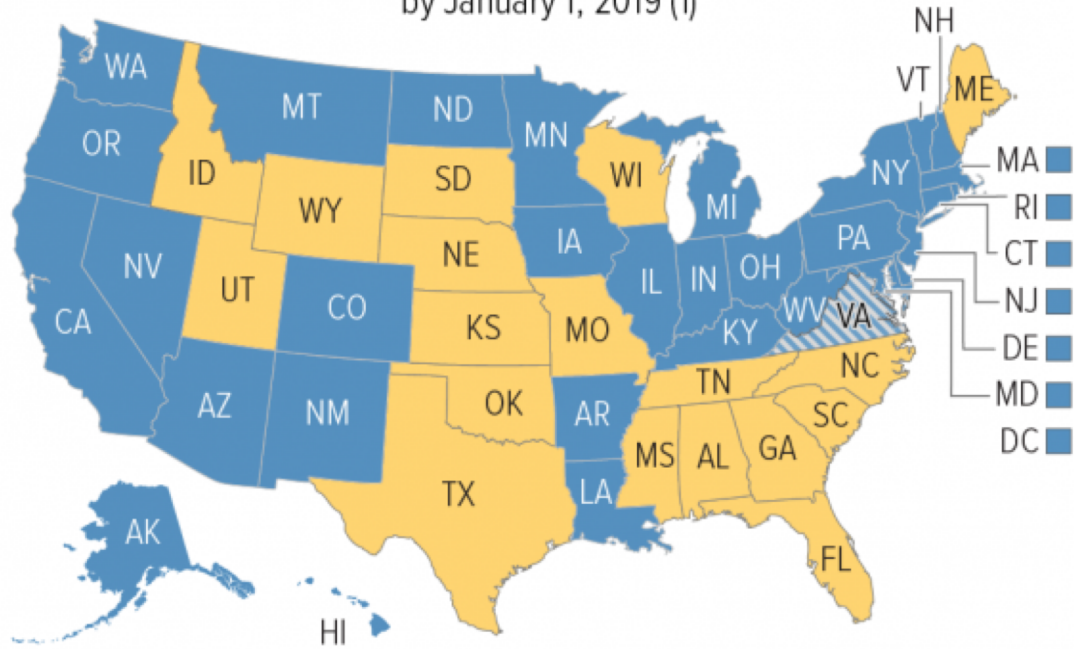


An applicant's most recent tax return can be useful in estimating income if their income has not changed. If a tax return is not available, or if income is different for any reason, the tax return can still be a useful list of what income and adjustments to include.

What is the Medicaid Gap?

Status of State Medicaid Expansion in 2018

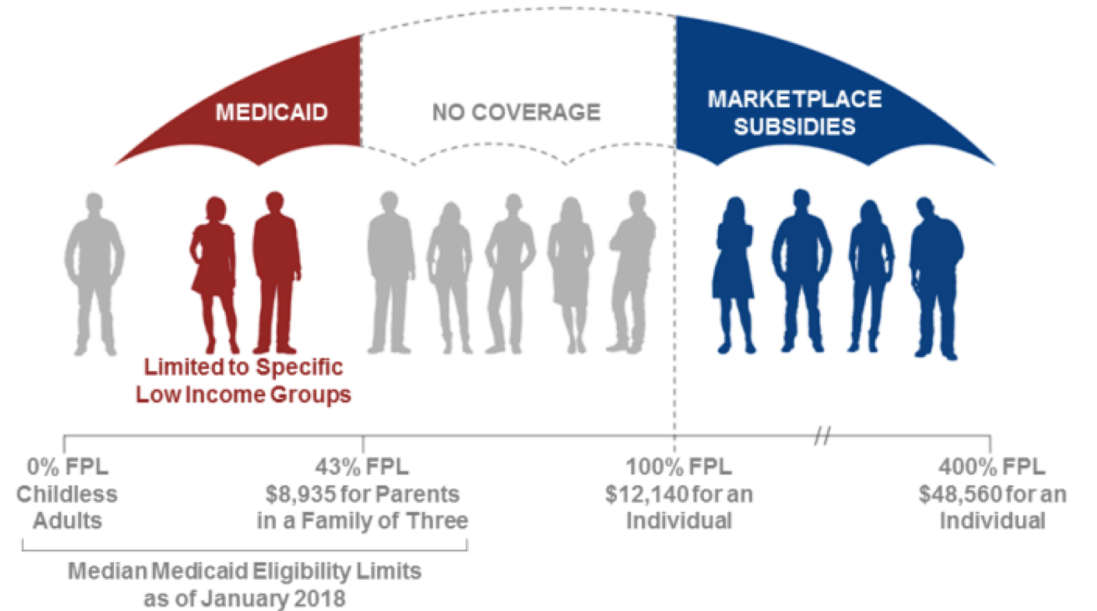
■ Expanded (32)
 ■ Expansion effective by January 1, 2019 (1)
 ■ Not expanded (18)



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Figure 1

Gap in Coverage for Adults in States that Do Not Expand Medicaid Under the ACA



KFF
HENRY J. HAUSER
FAMILY FOUNDATION

How do I know if I am eligible for health insurance through the marketplace?

To be eligible for Marketplace insurance...

- Must live in the United States
- Must be a U.S. citizen or national (or be lawfully present)
 - Healthcare.gov offers a comprehensive list of immigration statuses that qualify
- Must not be incarcerated
 - May be eligible after release
- If you have Medicare coverage, you're not eligible to use the Marketplace to buy a health or dental plan

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Need health insurance?

You can enroll if you have life changes like losing health coverage or having a baby, or if you qualify for Medicaid or CHIP.

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How do I navigate the Marketplace?