



NAVIGATING HEALTHCARE REFORM

January 31, 2014

ACA In The News: Consumer Resources

Understanding Healthcare Reform is challenging for many, especially when the law has continued to evolve and the many perspectives of media can occasionally be skewed. Aside from the carriers and insurance brokers, there are several reliable resources available for individuals to learn more about the impact of ACA. One site BKS-Partners recommends is the **Henry J. Kaiser Family Foundation (KFF)**. The KFF has a portion of their website designated to insurance consumers, focused on understanding health reform. <http://kff.org/aca-consumer-resources/>

KFF resources available, in both English and Spanish, include:

- **FAQs on the Affordable Care Act.** These questions and answers include marketplace eligibility, enrollment periods, available plans and premiums.
- **Your State and the ACA.** States have decision-making power over how they enact many components of ACA. By clicking on the map, you will receive an up-to-date, in-depth look at each state's progress in setting up health insurance marketplaces (Exchanges).
- **Videos.** You can watch an animated video with the "YouToons" explaining the basic changes in how Americans can obtain health coverage in 2014.

Health Reform FAQs

To search Frequently Asked Questions about Health Reform, enter your search terms in the box to the right.

While we have made every effort to provide accurate information in these FAQs, people should contact the Marketplace or Medicaid agency in their state for guidance on their specific circumstances.

The Kaiser Family Foundation appreciates help received from staff at the Center on Budget and Policy Priorities and the Georgetown University Center on Health Insurance Reform in answering these frequently asked questions.

For additional resources to answer consumer questions, see www.kff.org/aca-consumer-resources/

FAQ Sections

- Marketplace Eligibility, Enrollment Periods, Plans and Premiums
- Individual Mandate
- Minimum Essential Coverage
- Help Paying Private Health Insurance Premiums
- Cost-Sharing Reductions

Marketplace Eligibility, Enrollment Periods, Plans and Premiums

- What is the health insurance Marketplace?
- How do I find my state Marketplace?
- Who can buy coverage in the Marketplace?
- I live in one state, but drive across the border every day to work in a different state. What Marketplace should I use to buy coverage?
- I'm eligible for health benefits at work but want to see if I can get a better deal in the Marketplace. Can I do that?
- Can I buy a plan in the Marketplace if I don't have a green card?
- When can I enroll in private health plan coverage through the Marketplace?
- When can I enroll in Medicaid through the Marketplace?
- When can small employers enroll in coverage through the SHOP Marketplace?
- Can I buy or change private health plan coverage outside of Open Enrollment?

State Health Insurance Marketplace Profiles

Up-to-date state profiles give an in-depth look at each state's progress in setting up health insurance marketplaces, also known as exchanges.

CHOOSE LOCATION
Select a State

**THE YOUTOONS
GET READY FOR
OBAMACARE**

- **Estimate Premiums.** This section includes a subsidy calculator where you have the ability to enter your income, family size, age and tobacco use. This will generate an estimate of how the ACA may impact you and your family financially.



- **Infographic.** Each month a new visual is posted illustrating the impacts of healthcare reform. Example: Three scenarios that illustrate the cost of ACA to a family, a retired couple and a single individual who uses tobacco.

- **Obamacare & You.** This is a series of one-page overviews explaining how the ACA will affect different groups of people. These include Uninsured, Low Income, Pre-existing Conditions, Individual Market, Women, Job-Based Coverage and Medicare.

- **Flow Chart.** This illustration is a visual flow chart to assist individuals in finding the most efficient way to obtain benefits coverage in 2014.

- **Quiz.** Once you become an “ACA Expert” you can test your knowledge with a 10-question quiz.

The **Henry J Kaiser Family Foundation** is a group which was “remade” in 1991 with a mission of building an institution that has a unique role in the benefits industry. They provide policy analysis for programs such as Medicaid and Medicare, Healthcare Reform, Women’s Health, Private Exchanges, Global Health & HIV, Uninsured, and Healthcare costs. Their analysis are unbiased, non-partisan and based on statistical data.

