



Health Reform

Patient Protection and Affordable Care Act

The Marketplace: What's in it, how it works, who is helping?

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Health Insurance Marketplace



A “no wrong door” place to get health insurance.

Training Objectives

1. Components of the Marketplace
2. Essential Health Benefits & Pre-existing Conditions
3. Application Process for Marketplace (and Medicaid)
4. Navigators
5. Online Resources

2014: The Health Insurance Marketplace

Starting January 1, 2014, Americans can access health insurance in the **new health insurance marketplace** featuring:

- Competitive, comprehensive health plans
- Tools for comparing options and finding the best plans
- Strong oversight of insurance companies to offer essential health benefits and affordable coverage

HealthCare.gov
Take health care into your own hands

The Marketplace/Exchange

HealthCare.gov

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Small Businesses

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Welcome to the new
HealthCare.gov!

We've changed to help you get ready for the launch of the Health Insurance Marketplace on October 1.
[Learn about our changes](#)—including where to find some content that used to appear on this site.

The Health Insurance Marketplace is Coming Soon

A new way to get affordable coverage launches October 1.

Answer a few questions to see your options.

[START NOW](#)

GET IMPORTANT NEWS & UPDATES

Email Address

[SIGN UP](#)



What is the Health Insurance Marketplace?

How do I find the Marketplace that serves me?

What if I have job-based insurance?

How can I get coverage at lower costs?

What do small businesses need to know?



The Marketplace

- With a “no wrong door” method, an individual or family can determine what type of insurance they can receive:
 - Private plans with tax credits
 - Catastrophic plans
- The Marketplace is a place people can go to compare insurance plans and determine what additional services beyond the essential health benefits they may want or need
- Individuals can purchase healthcare coverage and apply for discounts (tax credits) on their premiums

The Marketplace Eligibility

People can access the Marketplace, if they:

- Are currently uninsured
- Are not incarcerated
- Do not have access to adequate or affordable insurance through their employers
- Have affordable employer-sponsored coverage, but would like to explore their options (Note: not eligible for tax credits)

Insurance Affordability

- ❖ Note: Insurance is deemed affordable if the annual premium for a self-only plan (not a family plan) costs less than 9.5% of a person's annual household gross income.



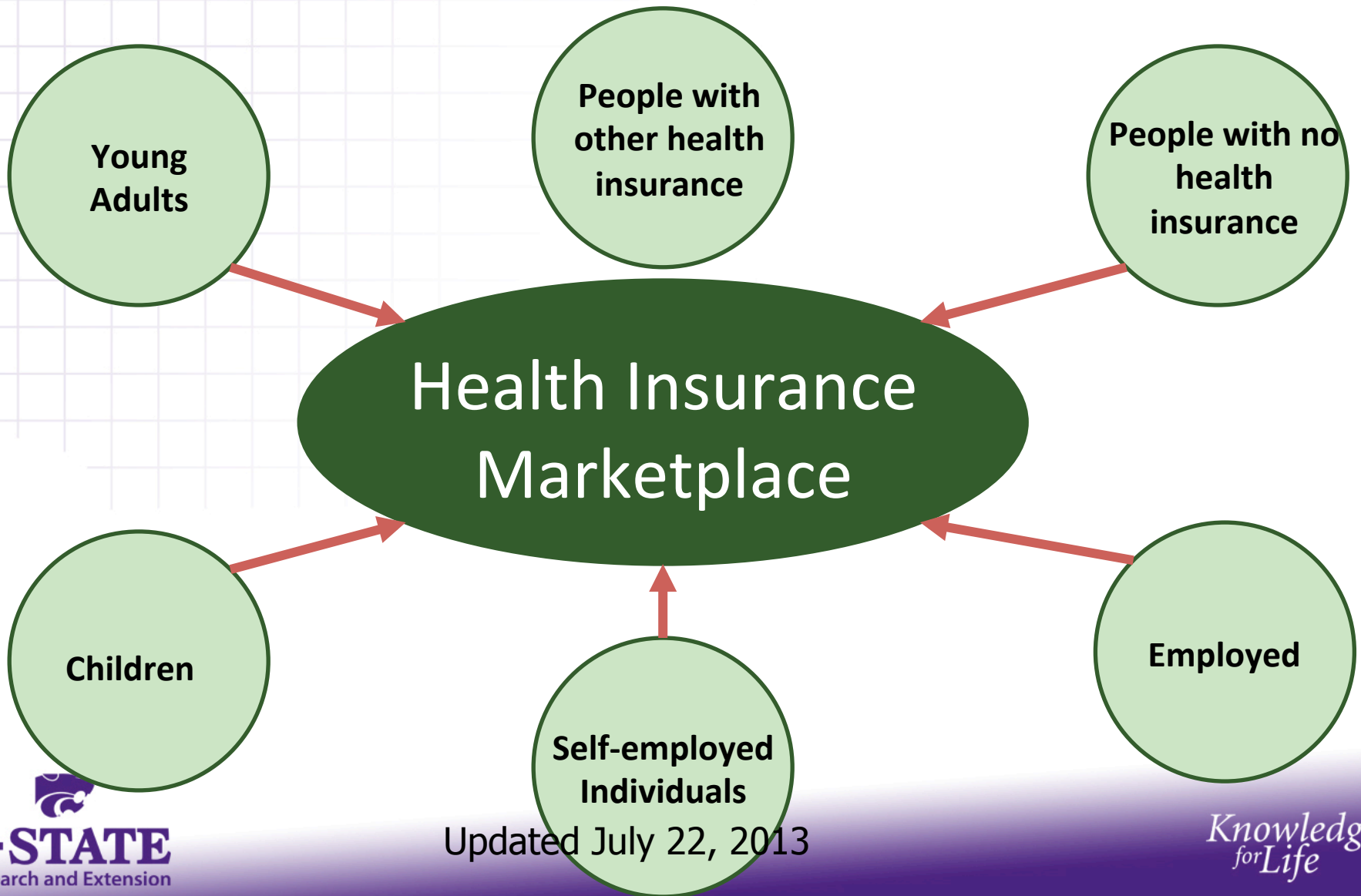
Insurance Adequacy

- ❖ Note: Insurance is deemed adequate if it is a 60/40 plan. That is, no more than 40% of the total health care costs in a year would be expected to be paid by the average person insured in this type of plan. Many current employer provided plans are 50/50 or even less (higher costs for insured).

The Marketplace

- Marketplaces are managed either by the state or the federal government.
- Will be housed at www.healthcare.gov
- Starting October 1, 2013, people can apply:
 - Online
 - Over the phone
 - With a paper application
 - In-person
- A 24-hour call center has recently been established by the federal government, and is now open: 1-800-318-2596
- If applying online, there is a chat feature to help someone walk through the application.

Who is Coming to the Marketplace?



Components of the Marketplace



What will the Marketplace look like and how will it function?

Different Levels of Plan

4 Levels of coverage – bronze, silver, gold, and platinum

- Each has a different value for level of coverage
- Bronze: 60%. Silver: 70%. Gold: 80%. Platinum: 90% (adequacy values, how much plan vs insured pays)
- Any costs not covered by the plan are paid by individuals through deductibles, co-pays, co-insurance (over and above the monthly premium)

Each plan level must cover the same set of minimum essential health benefits

- What differs is amount of cost-sharing required
- Example: The bronze plan will have the least generous coverage (60%) with more out-of-pocket costs

No health plan can apply a deductible or any cost-sharing for certain preventive health services.

Essential Health Benefits

Qualified Health Plans in the Marketplace must cover:

ambulatory patient services

emergency services

emergency services

maternity and newborn care

mental health and substance use disorder services

prescription drugs

rehabilitative and habilitative services and devices

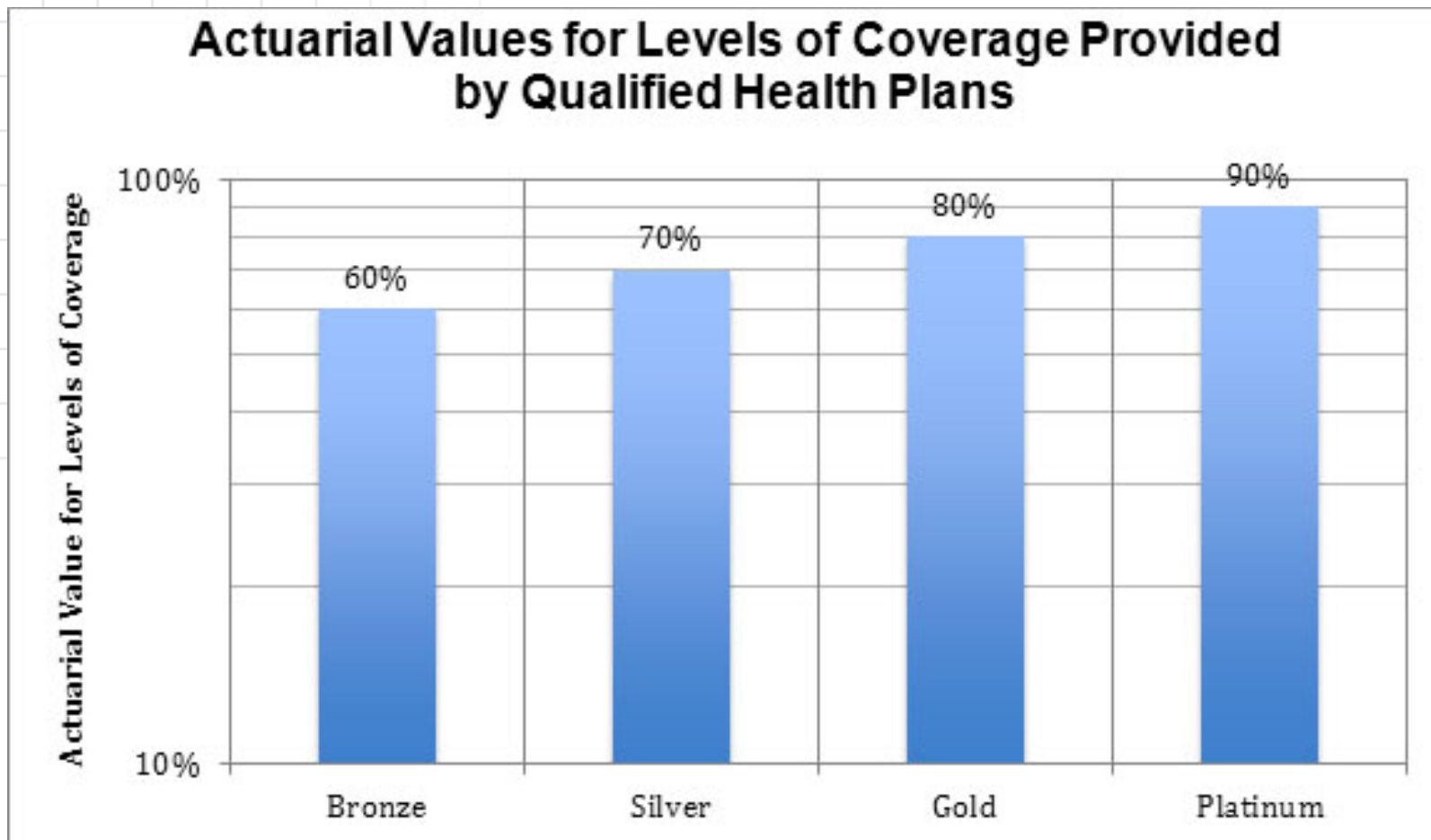
laboratory services

preventive and wellness services

chronic disease management

pediatric services, including oral and vision care

Metal Tiers



2011 © [Community Catalyst](#) & [Georgetown University Health Policy Institute](#)

Metal Tiers

The state a person lives in, how extensive benefits are, number of insurance companies offering plans in marketplaces can affect costs of insurance plans.

Individual insurance companies are not required to offer all 4 plans, but at a minimum they must offer Silver and Gold.

It is possible that one company's Silver Plan is cheaper than another company's Bronze Plan.

At time of application, program will automatically

- Direct consumer to available options including Medicaid if available in his/her state
- Calculate tax credit.

Inbox - rriporte@k-state.edu | If love is a red dress -- In... | current eval questions - In... | Re: questions for Qualtrix... | Re: excel to SAS or SPSS... | Consumers Union's Tax C...

Get Mail | Write | Chat | Address Book | Tag | Quick Filter | Search... <Ctrl+K>

From Young, David

Subject: **Consumers Union's Tax Credit Brochure: Many State-specific Versions available and Spanish version due in August!**

To: 'chcmembers@lists.extension.org', chcleaders@lists.extension.org <chcleaders@lists.extension.org>

Cc: 'Gail Kouame', Hansen, Mary Anne, Lachapelle, Paul, 'teresa@shortgrass.com', 'Kristin.Page.Nei@cancer.org', 'Fink, Heather', DeLay, Jodie, Paul, Lynn, Bailey, Sandra, Juliana Anastasoff (janastasoff@salud.unm.edu) <janastasoff@salud.unm.edu>, AKaufman@salud.unm.edu

Subject: Consumers Union's Tax Credit Brochure: Many State-specific Versions available and Spanish version due in August!

hello,

Thank you for your interest in Consumers Union's work on consumer-friendly health premium tax credit brochures.

We are pleased to announce that, with the publication of the call center numbers for the federally-facilitated exchanges and several states, we have completed brochures for:



AL	CO	KS	ME	NE	OH	SC
AK	FL	KY	MS	NJ	OK	SD
AZ	GA	LA	MO	NC	OR	TN
CA	IN	MA	MT	ND	PA	TX

Still to come: DC, HI, ID, MN, NM, NY, NV, RI, VT, WA)

You can download and print brochures for YOUR STATE by visiting: www.consumersunion.org/tax_credit_brochure.

Use these short [instructions](#) to learn more about using and printing these files.

We also added **two new worksheets** to accommodate state differences in FPL thresholds for [Alaska](#) and [Hawaii](#).

Finally, due to overwhelming demand, we are testing a Spanish language version of the brochure and hope to be able to post it (along with ancillary materials like the worksheet) in early August. We'll send an announcement at that time.

As always, if you have any questions, please feel free to contact me by email or by phone.

You are receiving this email because you added your name to our list for period updates on our Tax Credit materials. If you'd like to be removed from this list, just email jsmith@consumer.org.

/mn

P.S. You might also find useful these materials on health care premium tax credits from the Center on Budget and Policy Priorities:


<http://www.cbpp.org/files/QA-on-Premium-Credits.pdf>
<http://www.cbpp.org/files/premium-credit-webinar.pdf>

You received this message because you are subscribed to the Google Groups "Creating Healthy Communities" group.

To post to this group, send email to creatinghealthycommunities@extension.org.

Visit this group at <http://groups.google.com/a/extension.org/group/creatinghealthycommunities/>.

To view this discussion on the web visit <https://groups.google.com/a/extension.org/d/msgid/creatinghealthycommunities/23B1878CD1262348B220916D22717994106B8B947C%40EXCMS.msu.montana.edu>.



CUT THE COST

of Health Insurance

A new tax credit helps lower- and middle-income families

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File Edit View History Bookmarks Tools Help

Tax Credit Brochure x KS_2014_V1.pdf x +

consumersunion.org/taxcredit/KS_2014_V1.pdf

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Page: 2 of 8

Automatic Zoom


1 Do I Qualify?

If you answer **NO** to ALL of these questions, you may qualify:

1. Does your employer offer health insurance? YES NO
2. Do you receive Medicare? YES NO
3. Does your family make *more* than the yearly income below? YES NO

FAMILY SIZE	YEARLY INCOME
1	\$45,960
2	\$62,040
3	\$78,120
4	\$94,200
5	\$110,280
6	\$126,360

If your income is near these amounts, you may still qualify.



[VISIT](#)

Help Paying with Costs

- People with incomes between 100-400% of the federal poverty level will be eligible for premium discounts (also referred to as tax credit subsidies) when applying for coverage in the Marketplace

100-400% of the Federal Poverty Level: (\$11,490-45,960/year for an individual and \$23,550-94,200/year for a family of four)

ABC for Health FPL Calculator: <http://www.safetyweb.org/fpl.php>

- Discounts can be applied to reduce the cost of each monthly premium

Help Paying with Costs

- Not eligible for tax credits are workers, regardless of income, if their place of employment offers insurance that is:
 - 60/40 adequacy rated
 - Premium cost of single plan is <9.5% of household income

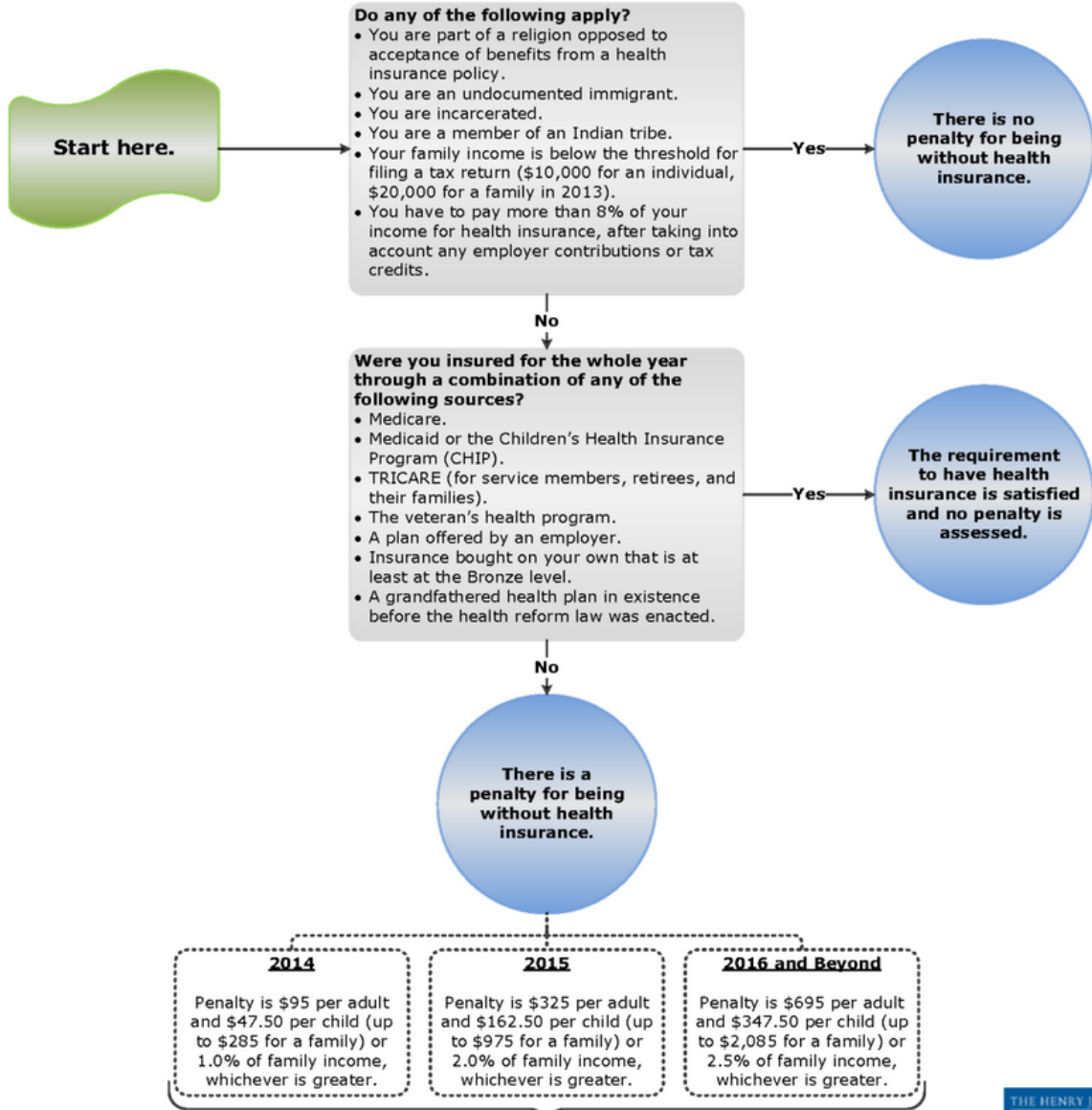
Help Paying with Costs

Federal Poverty Level	% of income premium costs	Maximum income for an individual (salary), 2013 FPL	Maximum income for an individual (hourly) – [40 hour work week]	Approx. maximum annual premium (before tax subsidy)
Up to 133% FPL	2% of income	\$15,282	\$7.35/hr	\$306
133 - 150% FPL	3 - 4% of income	\$17,235	\$8.28/hr	\$690
150 - 200% FPL	4 - 6.3% of income	\$22,980	\$11.04/hr	\$1448
200 - 250% FPL	6.3 - 8.05% of income	\$28,725	\$13.81/hr	\$2312
250 - 300% FPL	8.05 - 9.5% of income	\$34,470	\$16.57/hr	\$3274
350 - 400% FPL	9.5% of income	\$45,960	\$22.10/hr	\$4366

Single, young adult making \$24,000 a year

- Household income in 2013: **209%** of poverty level
- Premium in 2013: **\$3,018**
- Maximum % of income s/he would have to pay for the non-tobacco premium, if eligible for a subsidy: **6.61% = \$1,587**
(53% of the overall premium)
- Person could receive a government tax credit subsidy of up to: **\$1,432** (which covers 47% of the overall premium)

The Requirement to Buy Coverage Under the Affordable Care Act Beginning in 2014



Income is defined as total income in excess of the filing threshold (\$10,000 for an individual and \$20,000 for a family in 2013). The penalty is pro-rated by the number of months without



Limits on Out-of-Pocket Costs

Starting in January 2014, there will be a limit on out-of-pocket costs:

- \$6,350 for an individual and \$12,700 for a family
- This limit applies to co-payments and deductibles, but *not premiums*
- People with incomes below 250% FPL will get subsidies to lower those limits, based on their income

Exception: Some plans won't be required to implement this until 2015

Source: http://101.communitycatalyst.org/aca_provisions/subsidies

Further cost savings for those under 250% FPL

- Health insurance companies offering coverage through the Marketplace must lower the amount paid out of pocket for [essential health benefits](#) if household income is below the following 2013 amounts.
 - Up to **\$28,725** for individuals
 - Up to **\$38,775** for a family of 2
 - Up to **\$58,875** for a family of 4
- **To qualify for out-of-pocket savings, one must choose a Silver plan.**

Catastrophic Plan

What is a catastrophic health plan?

- A high-deductible-low-premium plan
- It covers essential health benefits only after reaching the deductible
- It can be offered through the Marketplace or outside the Marketplace through a private insurer
- Often these are attached to Health Savings Accounts but not always

How are deductibles applied to catastrophic plans?

- The deductible is usually equal to the ACA's required maximum out-of-pocket costs
- Preventive care benefits still apply to this plan, and up to three annual primary care visits will be covered, free of charge
- Individuals purchasing catastrophic plans are not eligible for premium tax credits

Catastrophic Plan

Catastrophic Plan eligibility

- People who are under age 30 before the plan year begins, *OR*
- Have received a certification from the Marketplace that they are exempt from the individual mandate because they do not have an affordable coverage option or a Bronze Plan option, *OR*
- Qualify for a hardship exemption

Advantages and disadvantages of obtaining Catastrophic Coverage

- Advantage: Beneficial for people who cannot afford traditional plan premiums especially if they are healthy and do not need routine care
- Disadvantage: Plans may not cover preventive care or prescriptions, and costs for routine care before the deductible is met can accumulate rapidly.

Application Process

How the Marketplace works



Create an account

First you'll provide some basic information. [Sign up for Marketplace](#) emails now and we'll let you know as soon as you can create an account.

Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more. [Use this checklist](#) now to help you gather the information you'll need.

Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side. You'll also find out if you can get [lower costs](#) on monthly premiums and out-of-pocket costs.

Enroll

Choose a plan that meets your needs and enroll! Coverage starts as soon as January 1, 2014.

Apply in the Marketplace

Application for Health Coverage & Help Paying Costs

The basic application can be used:

- To apply for anyone in a family.
- Even if a family member already has coverage, lower cost or free coverage may be available.
- In families that include ineligible immigrants: You can apply for eligible children even if an adult cannot be enrolled.

<http://www.healthreformgps.org/wp-content/uploads/family-form-4-30.pdf>



Application for Health Coverage & Help Paying Costs

THINGS TO KNOW



Use this application to see what coverage choices you qualify for

- Affordable private health insurance plans that offer comprehensive coverage to help you stay well
 - A new tax credit that can immediately help pay your premiums for health coverage
 - Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP)
- You may qualify for a free or low-cost program even if you earn as much as \$94,000 a year (for a family of 4).**



Who can use this application?

- Use this application to apply for anyone in your family.
- Apply even if you or your child already has health coverage. You could be eligible for lower-cost or free coverage.
- If you're single, you may be able to use a short form. Visit HealthCare.gov.
- Families that include immigrants can apply. You can apply for your child even if you aren't eligible for coverage. Applying won't affect your immigration status or chances of becoming a permanent resident or citizen.
- If someone is helping you fill out this application, you may need to complete Appendix C.



Apply faster online

Apply faster online at HealthCare.gov.



What you may need to apply

- Social Security Numbers (or document numbers for any legal immigrants who need insurance)
- Employer and income information for everyone in your family (for example, from paystubs, W-2 forms, or wage and tax statements)
- Policy numbers for any current health insurance
- Information about any job-related health insurance available to your family



Why do we ask for this information?

We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it. **We'll keep all the information you provide private and secure, as required by law.**



What happens next?

Send your complete, signed application to the address on page 7. **If you don't have all the information we ask for, sign and submit your application anyway.** We'll follow-up with you within 1-2 weeks. You'll get instructions on the next steps to complete your health coverage. If you don't hear from us, visit HealthCare.gov or call 1-800-XXX-XXXX. Filling out this application doesn't mean you have to buy health coverage.



Get help with this application

- Online:** HealthCare.gov
- Phone:** Call our Help Center at 1-800-XXX-XXXX.
- In person:** There may be counselors in your area who can help. Visit our website or call 1-800-XXX-XXXX for more information.
- En Español:** Llame a nuestro centro de ayuda gratis al 1-800-XXX-XXXX.

The Marketplace 'Short Form'

Application for Health Coverage & Help Paying Costs (Short Form)

The Short Form is for Single Adults who:

- are not offered employer coverage.
- do not have dependents / cannot be claimed as a dependent by someone else.

<http://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/Downloads/marketplace-app-short-form.pdf>



Form Approved
OMB No. 0938-1191

Application for Health Coverage & Help Paying Costs (Short Form)

THINGS TO KNOW



Use this application to see what coverage you qualify for

- Affordable private health insurance plans that offer comprehensive coverage to help you stay well
- A new tax credit that can immediately help pay your premiums for health coverage
- Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP)



Who can use this application?

- Single adults who:
- Aren't offered health coverage from their employer
 - Don't have any dependents and can't be claimed as a dependent on someone else's tax return
- NOTE:** If any of the following apply, you need to fill out a different form to make sure you get the most benefits possible:
- You're married or have dependent children.
 - You were in the foster care system, and you're under age 26.
 - You have items that can be deducted from your income. If your only deduction is student loan interest, you **can** use this form.
 - You're American Indian or Alaska Native.



Apply faster online

Apply faster online at HealthCare.gov.



What you may need to apply

- Your Social Security number (or document number if you're a legal immigrant)
- Employer and income information (for example, from paystubs, W-2 forms, or wage and tax statements)



Why do we ask for this information?

We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it.
We'll keep all the information you provide private and secure, as required by law. To view the Privacy Act Statement, go to HealthCare.gov/placeholder.



What happens next?

Send your complete, signed application to the address on page 3. **If you don't have all the information we ask for, sign and submit your application anyway.** We'll follow up with you within 1-2 weeks. Filling out this application doesn't mean you have to buy health coverage.



Get help with this application

- Online:** HealthCare.gov.
- Phone:** Call our Help Center at 1-800-XXX-XXXX.
- In person:** There may be counselors in your area who can help. Visit HealthCare.gov, or call 1-800-XXX-XXXX for more information.
- En Español:** Llame a nuestro centro de ayuda gratis al 1-800-XXX-XXXX.

Marketplace Application Steps

- **Create an Account** – name, address, e-mail
- **Complete** an Individual or Family **Application**
 - Applications can be completed online, by phone, mail or in person.
- **Eligibility is determined** after verifying information through the Data Services Hub.
- The applicant will be **informed of eligibility** for Qualified Health Plans (It will include eligibility for Premium Tax Credits and cost-sharing reduction.)
- Applicant can then **enroll in the plan** chosen, and decide how to pay the premiums.

How the Marketplace works



Create an account

First you'll provide some basic information. [Sign up for Marketplace](#) emails now and we'll let you know as soon as you can create an account.

Apply

Starting October 1, 2013 you'll enter information about you and your family, including your income, household size, and more.

[Use this checklist](#) now to help you gather the information you'll need.

Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get [lower costs](#) on monthly premiums and out-of-pocket costs.

Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.

<https://www.healthcare.gov/marketplace/individual>

Marketplace Application Elements

- **Social Security Numbers**, or document numbers for legal immigrants
- **Employer and income information** for every member of the household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
 - “You don’t need to tell us about child support, veteran’s payment, or Supplemental Security Income (SSI).”
- **Policy numbers for any current health insurance plans** covering household members

Marketplace Application Elements

- ❖ A completed **Employer Coverage Tool** for every job-based plan any household member is eligible for. The employer form must be completed even if not enrolled.

<http://marketplace.cms.gov/getofficialresources/publications-and-articles/marketplace-application-checklist.pdf>

Marketplace Application Checklist - marketplace-application-checklist.pdf - Mozilla Firefox

Marketplace Application Checklist - mar...

marketplace.cms.gov/getofficialresources/publications-and-articles/marketplace-application-checklist.pdf

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Page: 1 of 2 Automatic Zoom

Marketplace Application Checklist

When you apply for coverage in the Health Insurance Marketplace, you'll need to provide some information about you and your household, including income, any insurance you currently have, and some additional items.

Use the checklist below to help you gather what you need to apply for coverage. Open enrollment starts October 1, 2013 for coverage starting as early as January 1, 2014. Open enrollment ends March 31, 2014.

- Social Security Numbers (or document numbers for legal immigrants)
- Employer and income information for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements)
- Policy numbers for any current health insurance plans covering members of your household
- A completed **Employer Coverage Tool** (see page 2 of this checklist) for every job-based plan you or someone in your household is eligible for. (You'll need to fill out this form even for coverage you're eligible for but don't enroll in.)

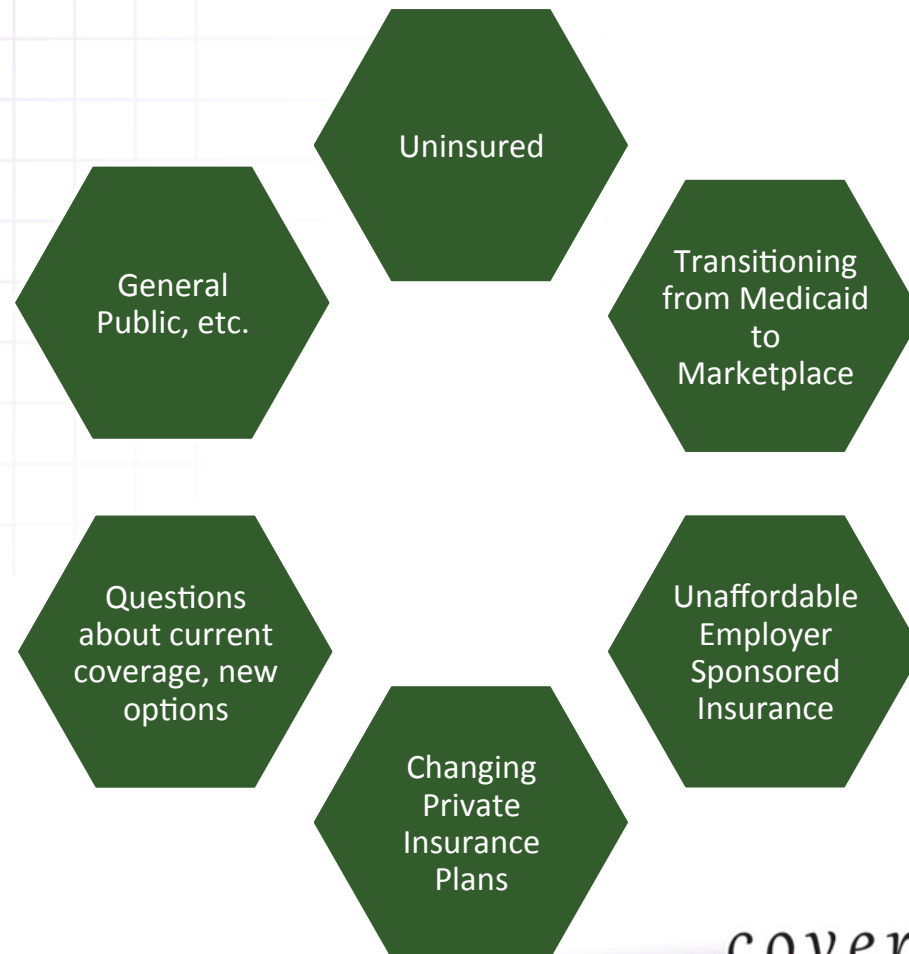
Stay up-to-date about the Marketplace. Visit HealthCare.gov/subscribe to get email or text updates that will help you get ready to apply.

Consumer Assistance Network



Who's doing what to get communities covered?

Who May Need Assistance?



What Information is Needed?

Medicaid

Is my eligibility changing?
Will I be eligible? How will I know?

When and how can I apply?

Will my premiums change?

Will I be able to keep my doctor if I switch to Marketplace coverage?

Marketplace

How do I access the Marketplace, what if I need help?

When and how do I apply for insurance?

How much is it going to cost?

How do I choose the right plan for me?

Coverage

What's covered under my plan?

How do I choose a PCP?

How often do I schedule appointments?

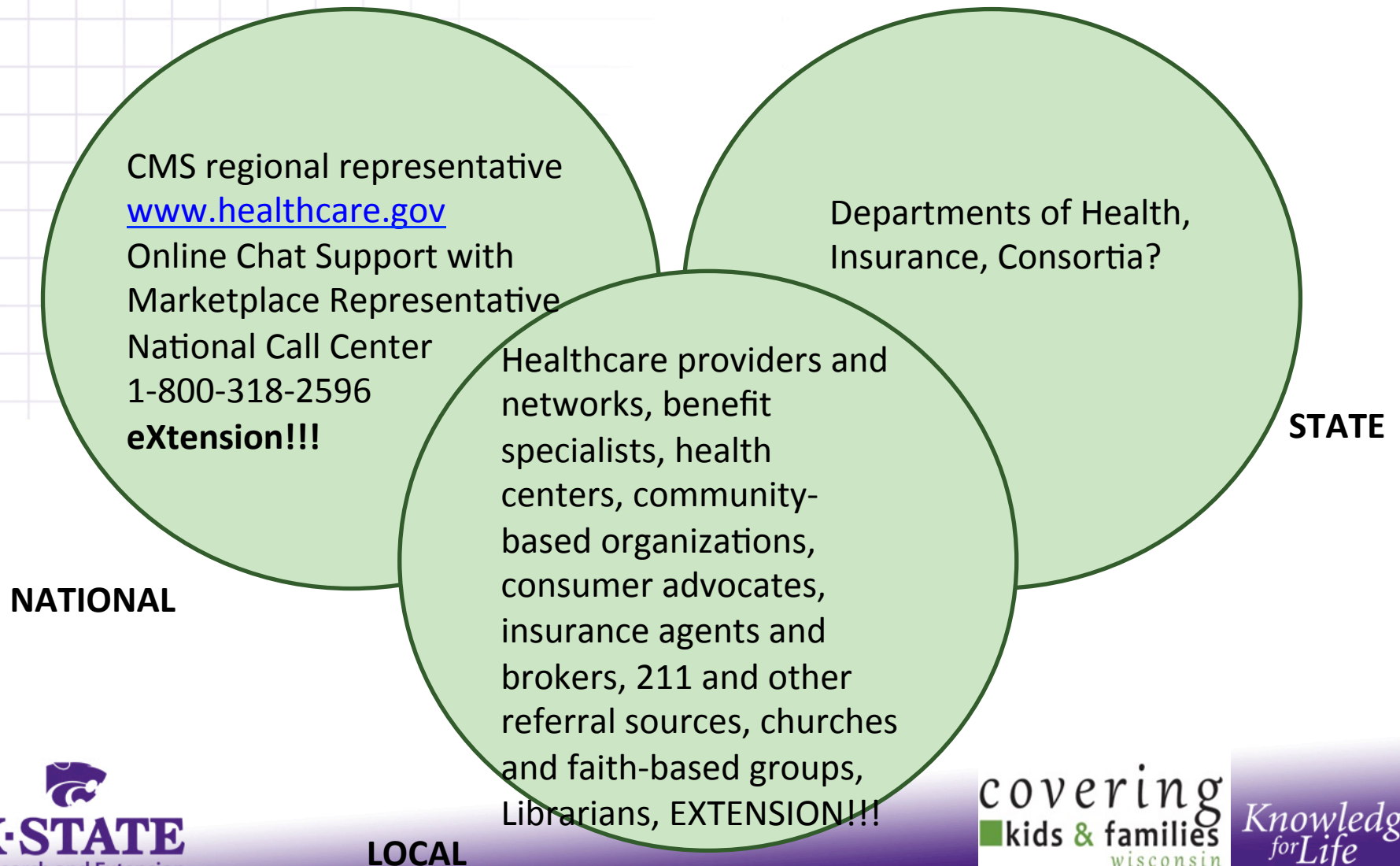
How do I manage these new expenses?

What do all these new terms mean?

Type of Assistance Needed

- Education and outreach: health insurance literacy
- Information and Referral
- Enrollment and Application Assistance

Existing Support Networks



Types of Assisters

Type	Description	Requirements	Funding
Navigators	Public education, outreach and enrollment assistance	At least two awardees per state, Federal and state training required	Limited federal funding
Agents and Brokers	Assist people with securing insurance, in and outside of the Marketplace	State licensure requirements and must register with Exchange, some training required	Generally paid by insurers or work on commission
Certified Application Counselors	Assist people with enrolling in public health insurance or private insurance through the Marketplace	Federal rules pending, federal and state training required	FQHC may apply for one-time federal funding, no other federal or state funding available
Public Program Enrollment Assisters	Assist people with applying for public benefits only	May participate in trainings offered by MKEN and other partners	DHS federal pass through to 9 public health entities
Information & Referral Agents and Promoters	Provide accurate information to people seeking assistance with enrolling in insurance	May participate in trainings offered by MKEN and other partners	Funding varies

Navigators

- Two entities in the state will be awarded, announcement expected in August.
- Navigators will engage in outreach, education and enrollment assistant effort.
- Ideally there will be a Navigator available to each region in the state.
- Navigators expected to complete state and federal training and registration requirements.
- “No wrong door policy” meaning Navigators should be available to anyone requesting assistance

Agent/Brokers

- Assist enrolling individuals in coverage
- State training and registration with state insurance departments usually required
- Registration with Marketplace required
 - Establish account
 - Complete training
 - Sign agreement
 - Receive Portal ID
- Final details on training requirements expected in August
- Receive compensation by the issuer
- May make recommendations for specific plans but should inform consumers of options

Certified Application Counselors

- Similar to Navigators, but no dedicated funding.
- Assist individuals in application process and enrollment in coverage (Medicaid or Marketplace).
- State and federal training and registration requirements are not yet finalized, expected in August.
- Examples: Financial counselors, benefit specialists
- Considerations: Agency and legal requirements, best-practice/ethical implications

Public Program Enrollment Assisters

- Assist in Medicaid and public benefit programs only
- Would refer to Navigator, CAC or other entity to complete Marketplace application if deemed eligible
- Examples: IM Consortia Agencies and staff, CBOs only comfortable/trained/familiar with public benefit programs

Information and Referral Agents

- Provide consumers with accurate and appropriate referrals to Application Assisters
- Stay informed of available community, state and national supports
- Examples: 211, community-based organizations, churches, schools, untrained or uncomfortable providing application assistance

Next Steps

1. Determine what type of assistance your organization will provide and stay informed of training/certification opportunities- ensure you are adequately staffed
2. Know your community supports and who's doing what
3. Stay informed of the current healthcare options
4. Advertise to your client/patient network about their coverage options and support network
5. Request additional information (training and outreach materials, resources) from local partners

Resources

www.healthcare.gov

Overview of ACA, timeline of changes, Marketplace information, glossary of terms, brochures, blog, FAQs, sign up for email updates

The screenshot shows the homepage of the HealthCare.gov website. At the top, there is a navigation bar with "HealthCare.gov" on the left, "Learn" and "Get Insurance" in the center, and "Español" on the right. Below this is a secondary navigation bar with "Individuals & Families", "Small Businesses", and "All Topics" (with a dropdown arrow). A search bar is located on the right side of this bar. The main content area features a large heading "Health Coverage For You and Your Family" under the "INDIVIDUALS & FAMILIES" category. Below the heading is a paragraph explaining the Health Insurance Marketplace and stating that open enrollment begins on October 1, 2013. A green "START NOW" button is prominently displayed. To the right of the text is a video player showing a woman pushing a shopping cart in a marketplace, with various health plans and an application form visible. Below the video, there is a link for "Already have insurance?" and a link to "Find out what the health care law is doing for you." At the bottom, there are three columns of featured questions: "THE MARKETPLACE", "MOST POPULAR", and "MAY INTEREST YOU".

HealthCare.gov Learn Get Insurance Español

Individuals & Families Small Businesses All Topics Search

INDIVIDUALS & FAMILIES

Health Coverage For You and Your Family

The Health Insurance Marketplace will help you get coverage that meets your needs and fits your budget. **Open enrollment begins October 1, 2013.**

Get ready now by answering a few quick questions to see your health care options.

START NOW

Already have insurance?
[Find out what the health care law is doing for you.](#)

THE MARKETPLACE MOST POPULAR MAY INTEREST YOU

What is the Health Insurance Marketplace?

What if I'm self-employed?

What does Marketplace insurance cover?

What is the Marketplace in my state?

What if I have a pre-existing condition?

Why should I have coverage?

The Marketplace (Exchange)

<http://www.youtube.com/watch?v=2Rrq8GzWxs8>



The screenshot shows a YouTube video player interface. At the top, the YouTube logo is on the left, and a search bar contains the text "health insurance marketplace" with a magnifying glass icon and an "Upload" button. Below the search bar, there are navigation options: "GUIDE" and "MORE RESULTS health insurance mar...". The video player itself shows a still image of a woman in a green top and purple skirt standing in a doorway, and a man in a blue suit walking past. The video title is "What Is The Health Insurance Marketplace?". Below the title, the channel name "CMSHHSgov" is displayed with "273 videos" and a "Subscribe" button showing "3,655" subscribers. To the right, the view count is "80,476" with "100" likes and "11" dislikes. At the bottom of the player, there are icons for "Like", "About", "Share", "Add to", and other video controls.

Other Links You May Like

http://101.communitycatalyst.org/aca_provisions/

Detailed information on the Provisions of the Affordable Care Act all in one place



<http://kff.org/interactive/subsidy-calculator/>

Calculate how much insurance will cost you and your family, including assistance with costs.



<http://www.enrollamerica.org/get-enrolled/how-to-enroll>

How to enroll, and many links within this link

Delay in employer mandate may not impact number of people insured nor costs

Posted on July 18, 2013 by rriporte

A report issued by the Urban Institute states that "The one-year delay in ObamaCare's employer mandate won't have much effect on the law's costs nor the number of people it covers." The report summarizes though that a change in the individual mandate will have a significant impact. Having a parallel delay in the implementation of the individual mandate is something currently being considered by Congressional Republications, though like their attempts at full repeal of the law, it is not destined for any traction.

The analysis in the report predicts a decline from 19% to only 15% without the individual mandate, down to 10% with the individual mandate. Without the employer mandate this model predicts the number of uninsured to go to 10.2% uninsured rather than 10.1% with the mandate. That is, the difference with or without the employer mandate is pretty insignificant in terms of impacting the numbers of newly insured.

Posted in [ACA and business](#), [ACA premiums and out of pocket costs](#), [employer mandate](#), [health care costs](#) | [Leave a comment](#)

New report finds competition lowers premiums by nearly 20 percent in the Health Insurance Marketplace

Posted on July 18, 2013 by rriporte

An important new [press release](#) from the Department of Health and Human Services reports that health insurance premiums are much less than had even been anticipated given changes to hold down those costs by ACA. The report is available at: http://aspe.hhs.gov/health/reports/2013/MarketCompetitionPremiums/rb_premiums.pdf

"Today's report shows that the Affordable Care Act is working to increase transparency and competition among health insurance plans and drive premiums down," said Secretary Sebelius. "The reforms in the health care law ensure consumers will have access to better coverage at a lower cost in 2014."

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Issues in Health Reform

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 Justin Hall
 Kansas State University
 Manhattan KS

Issues in Health Reform

President Barack Obama signed the Affordable Care Act into law on [March 23, 2010](#), and the U.S. Supreme Court upheld the provisions of the law in 2012. The law will roll out over the next four years beginning in Fall 2013. It is intended to greatly expand health care coverage for all Americans.

K-State Research and Extension is an objective provider of information to help citizens in Kansas and beyond to understand how this Act affects and benefits them. Through this website and other resources, K-State Research and Extension shares information related to employer coverage, public programs, and health insurance exchanges.


Specifically, K-State Research and Extension aims to

- 1) increase understanding of the Affordable Care Act among Kansas citizens;
- 2) provide information so that consumers can make informed personal decisions; and
- 3) cooperate with Kansas groups who have an interest in providing education about the Affordable Care Act.

Key findings

- * More than 1 in 8 Kansans (13.1 percent) are uninsured
- * Health reform is intended to address excessive costs, inconsistent quality, and inadequate access to health insurance.
- * Most of the nation's 47.9 million uninsured have low or moderate incomes. More than 3 in 4 are in a working

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ACA facts

THE AFFORDABLE CARE ACT
IN KANSAS

WHAT IS THE
MARKETPLACE?

**Health Insurance
Marketplace Timeline:**

Feb 2013

What is the Health Insurance Marketplace?

Starting this fall, the online Health Insurance Marketplace, also called an Exchange, will be the place to find affordable private insurance plans approved by the federal government. *The Marketplace will be on the Website www.healthcare.gov.* It is a new option for people who have not been able to get affordable insurance through their work or buy it on their own. People will be able to compare insurance options and choose a plan that is right for them. (It is not for people eligible for Medicare.)

The application process of the Marketplace also identifies who is eligible for Medicaid (KanCare).

Why should I care about the Marketplace?

The new health reform law requires that everyone who can afford health insurance must buy it, or may have to pay a tax fine. The Marketplace will help you find a plan more easily and make buying that health insurance more affordable.

The definition of an affordable health insurance plan is based on how much of your income the *premium* (cost to buy the

Questions, Discussion

