# **ACA: HERE TO STAY!**

The Affordable Care Act (ACA) also known as "ObamaCare." ACA is a federal law that required the private insurance industry to change many harmful practices.

THE ACA ESTABLISHED...

## 10 ESSENTIAL HEALTH BENEFITS





AMBULATORY Care



EMERGENCY SERVICES



**HOSPITALIZATION** 



MATERNITY & NEWBORN CARE



MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES



PRESCRIPTION DRUGS



REHABILITATIVE DISEASE Management



LABORATORY SERVICES





PREVENTATIVE
WELLNESS
SERVICES
& CHRONIC
DISEASE
MANAGEMENT

10

PEDIATRIC SERVICES, INCLUDING ORAL & VISION CARE

The ACA created two new paths for people to get comprehensive health coverage (insurance).

#### PATH 1

"ACA Adult"
Medicaid Expansion
For U.S. Citizens and
qualified non-citizens
under 138% Federal
Poverty Level (FPL).

### PATH 2

ACA Marketplace for U.S. citizens and lawfully present individuals to purchase private health insurance plans on an online "marketplace."

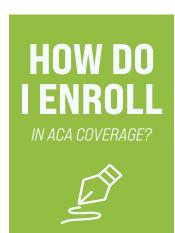
If a person is eligible to purchase and enroll in an ACA plan, they may also qualify to receive financial assistance to lower the monthly cost of the insurance (the premium) and lower the cost-sharing (ex: co-payments).

- You'll have a lower deductible.
- You'll have lower consuments or coinsurance.
- You'll have a lower "out-of-pocket maximum"



- Live in the United States
- Are a U.S. citizen or have a "lawfully present" immigration status
- · Are not incarcerated
- Do not have (or are not eligible for) health insurance through an employer, Medicare, Medicaid, Children's Insurance Program (CHIP), or other source that provides qualifying health coverage

\*Undocumented immigrants & DACA recipients are not eligible for ACA coverage



During open enrollment period (usually November I - January 15) or another time of year if you qualify for a special enrollment period\*.

- For 2022, there is a special enrollment period for individuals with incomes < 150% FPL</li>
- If you recently gained U.S. citizenship or had a change in your immigration status, you may qualify for a Special Enrollment Period.
- Depending on your Special Enrollment Period type, you may have
   60 days before or 60 days following the event to enroll in a plan.
- Information provided to the Marketplace won't be used for immigration enforcement purposes.

#### RESOURCES



- The ICIRR Family Support Network is available for community members to discuss health coverage eligibility options: 1-855-435-7693.
- Getcoveredillinois.gov: provides a checklist of what to look for in a health plan, explains different plan options, and connects to a trained counselor to help enroll or direct community members to Medicaid to determine their eligibility.















