

The Affordable Care Act (ACA)

The Affordable Care Act (ACA) law was signed on March 23, 2010. This law makes health care benefits more affordable and available to more people needing health insurance. Because health insurance coverage varies from state to state, you can find more information about the different [health insurance coverage options for your state](#) or you can contact your [state health department](#).

The information in this factsheet can help you, as a patient, understand how to get ACA health insurance and the benefits for you and your family. Read about how two people who were able to benefit from the ACA, become familiar with important words to understand it, learn about the enrollment process and important dates, and identify where you can find help and resources!

Before having the ACA health insurance, Ms. Perez had to travel to Mexico when she needed to see a doctor. This made it harder for her to get care because it took so much time to cross the border and Ms. Perez always had to wait to be seen. She knew she needed a better option. After seeing information about the ACA on the news, she decided to get help from a **Patient Navigator** at her nearest health center. She was able to enroll for insurance, and Ms. Perez now sees her doctor nearby whenever she needs to. She also receives **preventive care**, gets her medications at a low cost, and sometimes, she gets them for free. She is able to see her doctor virtually or by phone to continue taking care of her **pre-existing medical condition** without worrying about getting exposed to COVID-19. During the pandemic, Ms. Perez was scared to go see her doctor, but now she has peace of mind knowing that she can get health care when she needs it and can get tested for COVID-19.

"I'm very happy with the ACA health insurance. If you haven't applied for it, I recommend that you do. Get informed and verify the enrollment dates. It's very easy to enroll and has been a blessing for me!"

-Mrs. Perez

Words to Know About ACA

These are important words to understand about ACA. Ask your local health center for more information.

Patient Navigators/Health Enrollment Specialists— A person trained to help patients, small businesses, and their employees look for health coverage options through the Marketplace, and complete eligibility and enrollment forms. They cannot represent a certain health insurance company, and their services are free.

Preventive Care — Free routine health care services like screenings, immunizations, wellness visits, etc.

Pre-existing medical conditions — A medical condition that you have before you buy health insurance.



Words to Know About ACA

Marketplace — A new way to compare and shop for health insurance.

Special Enrollment Period— Allows people to enroll in health insurance before or after the annual open enrollment period (learn more on page 3).

Copay — Payment made by the patient when getting care from health providers.

Premium — How much your health insurance will cost. This amount is usually paid every month by the patient covered.

Deductible — The amount you must pay for services before the health insurance begins to cover your health expenses.

Tax Credit — Credits provided by the federal government as income tax deductions to help you buy insurance coverage. The credit amount is based on income.

Lifetime Limits — Maximum amount of healthcare costs your insurance will pay for if you get sick.

Sliding fee scale — The way Federally Qualified Health Centers determine how much a patient should pay for services depends on how much money they make and the number of dependents in their family.

Young Adult Coverage — Children under 26 years old can remain on a parent's plan even if:

- they are married
- not living with you
- attending school
- not financially dependent on you
- or are eligible to enroll in their employer's plan

Ms. Leal and her family did not have health insurance until the ACA was signed into law. She searched the **Marketplace** and applied through the website. It was an easy-to-follow process for her, and she and her family were in the right path for getting health care. Unfortunately, she lost her job in April of 2021 and by then the enrollment period had ended. With the **Special Enrollment Period**, she was able to apply and select a premium that covered her needs. By the next month, she already had coverage with the ACA health insurance and only pays towards her **deductible**.

Now with this coverage, Ms. Leal and her family can schedule routine appointments with their primary care providers and receive care when sick. During the pandemic, Ms. Leal received treatment for COVID-19 symptoms and only had to pay a small **copay**. Since she went to the doctor as soon as she felt symptoms, she received care right away and recovered at home. This experience helped Ms. Leal realize the need for affordable health insurance for everyone in her community, especially during this pandemic.

“It is important to have preventive care services and be able to seek help if you get sick. Look for help in your community, health centers, or your local health departments and help connect others to the ACA marketplace as well.” -Ms. Leal



Key Dates

To apply for ACA health insurance, keep these important key dates and special enrollment qualifications in mind.

ACA Open Enrollment Period: this is the time to enroll for health insurance.

November 1st - January 15th of every year for most states

- For your insurance to start on January 1st, you need to enroll by December 15th.
- If you enroll from December 16th to January 15th, your insurance will start until February 1st.
- If you live in Idaho, California, Massachusetts, New York, New Jersey, Rhode Island, or Washington DC, your state might have different open enrollment dates. You can learn more about your state here: <https://www.healthcare.gov/marketplace-in-your-state/>

Special Enrollment Period (SEP):

After the open enrollment period ends, people can still get the ACA health insurance under the special enrollment period if they have gone through any of these events:

Loss of other health insurance coverage:

- You lost your job or lost coverage through another person's job.
- You no longer have Medicaid coverage or Children's Health Insurance Program (CHIP).
- You lost coverage under a parent's health plan. At the age of 26, individuals may lose coverage and can qualify for SEP.
- You lost coverage due to COVID-19-related reasons.

Change in household size:

- You got married (since 2017, this generally applies only if at least one spouse already had coverage before the wedding, although [there are some exceptions](#)).
- You had a baby, adopted a baby/child, or placed a child for foster care.
- You gained or became a dependent due to child support or other court order.

Change in your primary place of living (in most cases, this only applies if people already had coverage prior to moving) because:

- You moved to a new home (different zip code & county).
- You moved to the U.S. from a foreign country or U.S. territory.
- You moved to or from school, place of seasonal employment, a shelter, or other transitional housing.

Change in eligibility for Marketplace coverage or help paying for coverage:

- You became a U.S. citizen or lawfully present individual.
- You are newly eligible for Marketplace after being released from incarceration (detention, jail, or prison).

To learn about additional events that would qualify for special enrollment, please visit [HERE](#).

- Depending on your Special Enrollment Period type, you may have 60 days before or after the event to enroll in a plan.
- Keep in mind, you can enroll for Medicaid or the Children's Health Insurance Program (CHIP) at any time.
- Plans offered through a job must provide a Special Enrollment Period of at least 30 days.

Other Important Information

About Medicaid

In some states, Medicaid coverage was expanded to more people based on how much money they make. You can find out if your state has Medicaid expansion benefits by visiting [this website](#). When you apply for coverage in the Marketplace, you can find out if you are eligible for Medicaid. If you already have Medicaid, you need to renew it every year by applying through the Marketplace. You can get more information [here](#).

If You Already Have Health Insurance...

And are happy with your plan, you do not need to do anything. If you would like to change it, you can go to the Marketplace and look at other health insurance plans. If you have health insurance through your employer and you choose another insurance not offered by them, you may have to pay for it without the help of your employer.

Where to Get More Information

Visit your local community health center ([find your nearest health center here](#)) or call 1-800-318-2596 to speak with a Health Enrollment Specialist to learn more about how the ACA may benefit you. Help is available in many languages, including Spanish.

You can also visit: www.healthcare.gov online for more information or on other websites like:

- <https://www.usa.gov/finding-health-insurance>
- <https://www.kff.org/health-reform/>

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Words to Know About ACA

Medicaid — A program that provides health coverage to low-income adults, children, pregnant women, elderly adults, and people with disabilities who qualify. Medicaid is administered by states, according to federal requirements.

Medicaid expansion — In some states, Medicaid expanded coverage to people from 19 to 65 years old with low incomes, including parents and adults without dependent children.



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This publication is supported by the Health Resources and Services Administration (HRSA) of the U.S. Department of Health and Human Services (HHS) as part of an award totaling \$1,916,466 with 0 percentage financed with nongovernmental sources. The contents are those of the author(s) and do not necessarily represent the official views of, nor an endorsement, by HRSA, HHS or the U.S. Government." The percentage financed with nongovernmental sources depends on the project.