

The Affordable Care Act

Syed has cerebral palsy and works part-time at his local library. He does not work enough hours each week to be eligible for health insurance benefits from his employer and he makes just enough money to make him ineligible for Medicaid.

Syed is afraid to go to the doctor's office to receive care for a minor infection because the visit might result in a large bill. However, if Syed doesn't manage his infection, it could get worse and lead to an inpatient hospital stay. He also needs to replace a leg brace but has postponed it due to the expense.

Please see page 3 to learn how Syed used knowledge of the ACA to resolve his health insurance coverage issue.

What is the Affordable Care Act?

The Affordable Care Act (ACA) is a law that provides people with the opportunity to get health care coverage through *health insurance exchanges*. The ACA offers individuals who are not eligible to receive health insurance through their employer other options to access quality healthcare.

The ACA also sets regulations for health insurance companies and healthcare plans. For example, health insurance companies cannot deny someone coverage because of a *pre-existing condition* nor can they set premiums based on someone's medical condition. Also, all insurance plans must cover certain services like preventive care services as well as mental and behavioral health treatments.

- **Health insurance exchanges** are online sites, or "marketplaces," where individuals can compare the cost and services covered by various insurance plans. They can navigate these online exchanges to find the best plan for them. See the resources section to find help in your state.
- A **pre-existing condition** is any medical condition that an individual has prior to their coverage taking effect. Some examples of pre-existing conditions are asthma, high blood pressure, diabetes, cerebral palsy, and muscular dystrophy among many others.

The ACA also supports "Medicaid expansion" by redefining Medicaid eligibility. Medicaid is a program that provides access to medical care for individuals with limited incomes, like individuals with disabilities and older people. Medicaid expansion allows more individuals, particularly those



who are unable to find affordable plans with private insurance companies, to access quality coverage and essential services.

With this Medicaid expansion under the ACA, more people have become eligible for Medicaid coverage, although not every state has decided to expand Medicaid, and regulations and requirements in the Medicaid program differ from state to state.

Please note: Proposed legislation could impact the requirements set in place by the ACA. Your local Center for Independent Living and Protection and Advocacy (P&A) agency should have the latest information on the status of the ACA.

Under the ACA, health insurance companies cannot deny someone coverage because of a pre-existing condition.

Why is the Affordable Care Act important to me?

People with disabilities may need medical attention that can become costly over time. People with disabilities may also not have access to health insurance if they are not currently employed, or do not work full-time. The Affordable Care Act gives people with disabilities the opportunity to access affordable health insurance to receive the care they need to stay healthy and ensures that the insurance they do purchase will include a comprehensive benefits package.

How can I use the Affordable Care Act to make my life better?

- **Access** – Enroll in healthcare coverage on the marketplace (see resources for information). Review plans and select the option that is most affordable and provides you with the benefits that you need. Some people qualify for financial assistance (a “subsidy”).
- **Advocate** – Work with other people with disabilities and state and local government to promote better healthcare for people with disabilities. If your state has not expanded Medicaid, you can encourage your state officials to consider expanding Medicaid. Healthcare access doesn’t just improve health: Research has shown that employment rates are higher for people with disabilities in states that have expanded Medicaid.
- **Health and Safety** – Stay up to date on your preventive care services and be active in your efforts to stay healthy.



Resolution to Syed's Story

Syed knows that he needs to enroll in a health insurance plan so he can afford to get the care he needs. He contacts his local Center for Independent Living to get help in enrolling on the ACA marketplace for healthcare coverage.

Syed finds a health coverage policy that he can afford and that provides the benefits he needs, including care for urgent issues like infections as well as durable medical equipment. If Syed becomes ill in the future, he knows that with his new health insurance plan, he can seek medical treatment right away with less fear of the cost. He can also afford to replace his leg brace.

Resources to learn more about the Affordable Care Act and how to use it:

U.S. Department of Health & Human Services, About the Affordable Care Act: Explains provisions of the ACA and links to direct text of the law.
<https://www.hhs.gov/healthcare/about-the-aca/index.html>

Healthcare.gov: The home page for the ACA directs you to the enrollment process for those who are not eligible to receive benefits through their employer or who would like another health insurance option.
<https://www.healthcare.gov/>

Healthcare.gov, Get Answers, Top Questions: Provides frequently asked questions and guidance in enrolling for health insurance through the health insurance exchange.
<https://www.healthcare.gov/get-answers/>

Healthcare.gov, Find someone nearby to help you apply: Connects you with someone in your state to help you enroll for health insurance. Just enter your city, state, or ZIP code.
<https://localhelp.healthcare.gov/#/>

The Advocacy Monitor, Fact Sheet: The Affordable Care Act and the Disability Community: Provides helpful information about the ACA and the disability community.
<http://www.advocacymonitor.com/fact-sheet-the-affordable-care-act-and-the-disability-community/>

Affordable Care Act Subsidy Calculator: Provides a calculator that helps you think about how much money you could spend on health insurance each year, given your current annual income and number of people in your household.
<https://www.valuepenguin.com/aca-subsidy-calculator>

Health Insurance Marketplace Calculator: This tool provides estimates of health insurance premiums and subsidies for people purchasing insurance on their own in health insurance exchanges created by the ACA.
<https://www.kff.org/interactive/subsidy-calculator/>



Photo: Florida Office on Disability and Health

The 10 Essential Health Benefits of the ACA:

Provides a list of 10 main health benefits individuals should receive through their healthcare coverage according to the ACA.

<https://www.thebalance.com/the-10-essential-health-benefits-of-obamacare-3306051>

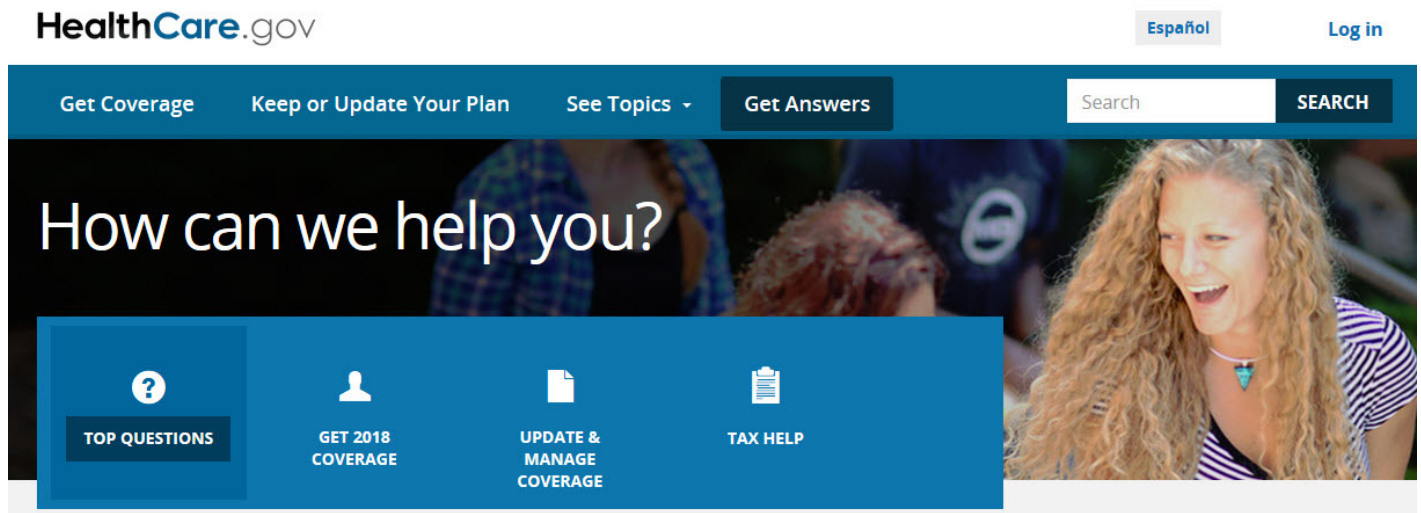
ILRU Directory of Centers for Independent Living and Associations – 2017 (Vol. 39):

Provides a national directory of Centers for Independent Living in the United States and its territories.

<http://www.ilru.org/projects/cil-net/cil-center-and-association-directory>

National Disability Rights Network: Select your state to find the Protection and Advocacy (P&A) System and Client Assistance Program (CAP) in your state or U.S. territory. These congressionally mandated, legally based disability rights agencies have the authority under federal laws to provide legal representation and other advocacy services for specific issues to all people with disabilities.

<http://www.ndrn.org/ndrn-member-agencies.html>



NOTE: While the ACA applies to people with all types of disabilities, the RTC/PICL focuses mainly on the community participation and barriers of people who have mobility-related disabilities.

This fact sheet offers general information, not legal advice. The application of the law to individual circumstances can vary. For legal advice, you should consult an attorney.

The RTC/PICL is a partnership of The University of Kansas Research and Training Center on Independent Living and The University of Montana Research and Training Center on Disability in Rural Communities.



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