



UNIT 13 CRAM SHEET

ACA

- Also known as PPACA, Obamacare, and Health Care Reform
- Signed in 2010 with some reforms
- Additional reforms began January 2014

Grandfathered—existed before ACA

Nongrandfathered—existed after ACA

Individual Mandate

- U.S. citizens and legal residents are required to have qualifying health care coverage.
- There is a tax penalty if they do not have coverage (with some exceptions).

EHB

- Health plans must be qualified to fit ACA standards.
- QHPs, Medicaid state plans, and insurance on the health exchange must meet requirements.

Emergency Medical Services

- No pre-authorization required
- In-network or out-of-network
- Normal cost-sharing requirements

Primary Care Provider

- Every insured and dependent must have a PCP.

Prohibition on Lifetime/Annual Limit

- On all EHBs (except for grandfathered plans)
- Limits allowed on non-EHBs

Metal Tiers

- Four levels of coverage; each must cover minimum EHBs.
- Tiers represent average portion of expected costs.
- Percentages represent how much plan will pay.

Free Preventative Care

- Take care of yourself now to prevent costly, future, chronic conditions.

Pre-existing conditions

- Health plans can no longer exclude pre-existing conditions (except for grandfathered plans).

Coverage of Children to Age 26

- Up to, not including, age 26
- Children can remain if:
 - married;
 - not living with parents;
 - attending school;
 - not financially dependent; or
 - eligible to enroll in employer's plan.
- Past age 26 if unmarried, financially dependent, and have physical or mental impairment

Eligibility

- Depends on:
 - Income
 - Employment status
 - If you have coverage through employer

Guaranteed Issue

- Must be offered to any individual or employer in the state
- Subject to rules

Health Benefit Exchanges/Marketplaces

- Required
- Operated by state or federal government
- Annual open enrollment and special enrollment depending on qualifying events

QHPs

- Provide EHBs
- Only available on the exchange
- Only plan that provides tax credits and cost sharing

SHOP

- Online application to compare health plans
- 50 or less full-time employees

Subsidies

- A sum of money given by the federal government
- Advanced premium tax credits (APTC)
- Cost-sharing (only available in Silver tier)

Navigators

- Funded by government through federal grants
- CANNOT sell insurance or provide advice
- Help determine eligibility for public assistance

Employer Responsibilities

- Employer notification responsibilities
 - Required to let employees know their rights to affordable coverage
- Employer mandate—employer shared responsibility
 - For employers with 50 or more employees
 - Penalty if not followed

Health Care Tax Credit for Small Employers

- Maximum credit
 - 50% of premiums paid for small business employers
 - 35% of premiums paid for small tax-exempt employers
 - Eligible for two years