What it means to you:
The Affordable Care Act:
Main Goals of Health Care Reform

- Improved Medicare coverage for new consumers, including the
  creation of new consumer protection measures and
  increased access to affordable health insurance

- Medicaid access to ACA enrollees in CA

- Lawfully residing in the United States (includes
  coverage for all US citizens and individuals/families)

- Implementation of all essential benefits that all
  insurance carriers must offer, including emergency
  and preventive care

- Preventative care, mental health, and substance use disorder
  treatment

- Primary care, mental health, and substance use
  integration of care – better cross-coordination

- Standardization of enrollment procedures across all
  insurance plans (except for smoking by private insurers)

- Expanded funding for extensive research into best
  practices and medical advances to reduce
  unnecessary tests and procedures

- Reducing health care costs and improving health
  outcomes for consumers

- Prevention or discrimination against consumers

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  the creation of new consumer protection measures and
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(4) Insurers are prohibited from dropping policyholders when they get sick, even if illness is expected to end in death such as cancer.

(3) Insurers are prohibited from excluding any pre-existing medical conditions (except in brand new policies, even if:

(2) Dependent children will be permitted to remain on their parent's insurance plan until they are married or enrolled in full-time education at a community college or university.

(1) Insurers are prohibited from imposing lifetime dollar limits on essential benefits, like hospital stays, in new policies issued.

(5) All new insurance plans must cover basic preventive care, medical screenings, and preventive health services (ACP).

(4) Insurers are prohibited from charging co-payments, co-insurance, or deductibles for these services.

Chronic such as diabetes or difficult to treat such as HIV infection.
total workforce by 01/01/2016.

time employees **MUST** insure 95% of their
All companies employing 100 or more full-
2016. rule in 2015, but must offer coverage for
Some companies are still exempt from this
tax year.

service per week during the full course of a
employed on average at least 30 hours of

"Full-time" is defined as an employee who is

uninsured employee.

enrollment period or face a $2,000 federal
employees during the company's open

employer-sponsored coverage to all

or more full-time employees **must** offer

**Employer Mandate:** Most companies with 50

**Important Affordable Care Act Change in 2015**
The penalty is proportioned and will increase again in Tax Year 2016.

$2,085 for Tax Year 2015.

Shared Responsibility penalty = $325/adult and $162.50/child, or up to 2%

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Medicare, Medicaid, Veterans’ Insurance, or Tricare (for active military)

Employer-sponsored or a privately purchased plans through Covered CA.

Publicly issued plans satisfying this new requirement include:

Private health insurance plan that offers at least minimum essential coverage

Insurance for at least nine out of 12 calendar months

MUST carry health

Individual mandate = Everyone who is listed on a federal income tax return,

The Shared Responsibility Penalty

New tax laws
Household size:

AND any dependent living in Mexico or Canada may count towards the
family size (Caution: NOT for traditional Medi-Cal).

(allows grandparent(s) or other family members to be counted into
and relationship)

Family Size = Taxfiler plus all dependents listed on tax form regardless of age.

Household Composition = Tax Filing Status (Single, Married, Head of Household)

Support forms

Any claimable tax deductions from Schedule E (Self-Employment) or other
tax-exempt social security income

foreign income excluded from tax filing in the US, tax-exempt interest income,

Any income of any person included in the Federal Income Tax Return, plus: any
takes into consideration the following components:

return after all deductions, but before any credits have been applied AND

Eligibility: calculate insurance

The new way to

Modified Adjusted Gross Income

Modified Adjusted Gross Income is what is reported to the IRS on your annual tax

$
In their care at time of application, or must include child in application. But must have proof of valid health insurance for any child age 18 and under with the Family Support Division to establish an official Child Support Case, parents can no longer be denied access to Medi-Cal, if they don't cooperate.

No More Asset Test!

- Ineligible for Medicare Part A and/or Part B coverage
- Ineligible for disability-based Supplemental Security Income (SSI)
- (f) Certain lump-sum payments, including
- (g) Scholarships, fellowships, grants, and awards used for education purposes
- (h) Federally acknowledged American Indian or Alaskan Native tribe
- (i) Income derived from distributions, payments, or transfers of interests and real property usage rights due to membership in a (j) Child Support

Exempt Income Types:

- Income with an FPL of 133% Federal Poverty Line (4 persons = $33,468/annual for family of 4)
- Residency of any California county
- Other visa holders
- U.S. citizens or lawfully residing in the United States, including DACA, U-visa and...
Note: Did you know that your employer-sponsored private health plan must offer the same benefits as listed above if the insurance carrier contracts with any federally funded Health Insurance Exchange? It's the law.

- Pediatric oral and vision care (for minors age 15 and below)
- Chronic disease management
- Pre-existing conditions (will vary in scope and access by plan)
- Preventive and wellness services (free of charge), including incentive programs such as free or reduced
- Laboratory services
- Rehabilitation services and devices (including prosthetics)
- Prescription drugs (covered as may vary by formulary)
- Group Counseling, Outpatient Detox, Transitional Residential Recovery etc.
- Mental health and substance use disorder (inpatient, I-Patient Detox, Day Treatment, Individual or
- Maternity and newborn care (including initial immunizations and well baby check ups)
- Hospitalizations (including psychiatric)
- Emergency Services (including psychiatric)
- Ambulatory Patient Services (including transportation to and from a hospital)

Coverage under any Covered California offered plan includes the following Essential Health Benefits:

**Essential Benefits**

**All Health Insurance Carriers Must Offer These**

- Blue of California
- Health Net
- Blue Cross
- Anthem
- Kaiser Permanente
- Thrive