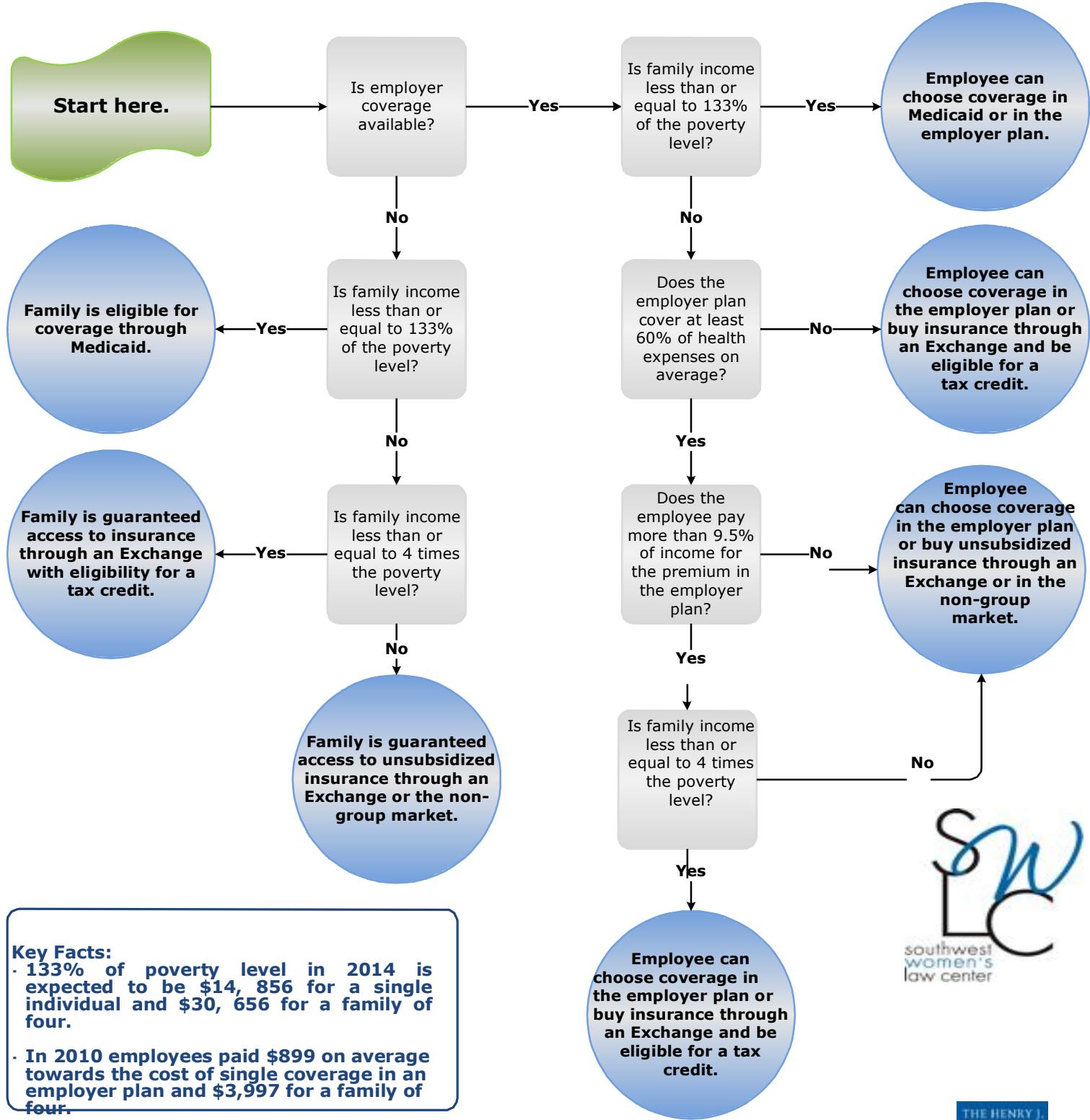


# How People Get Health Coverage Under the Affordable Care Act Beginning in 2014



## Notes

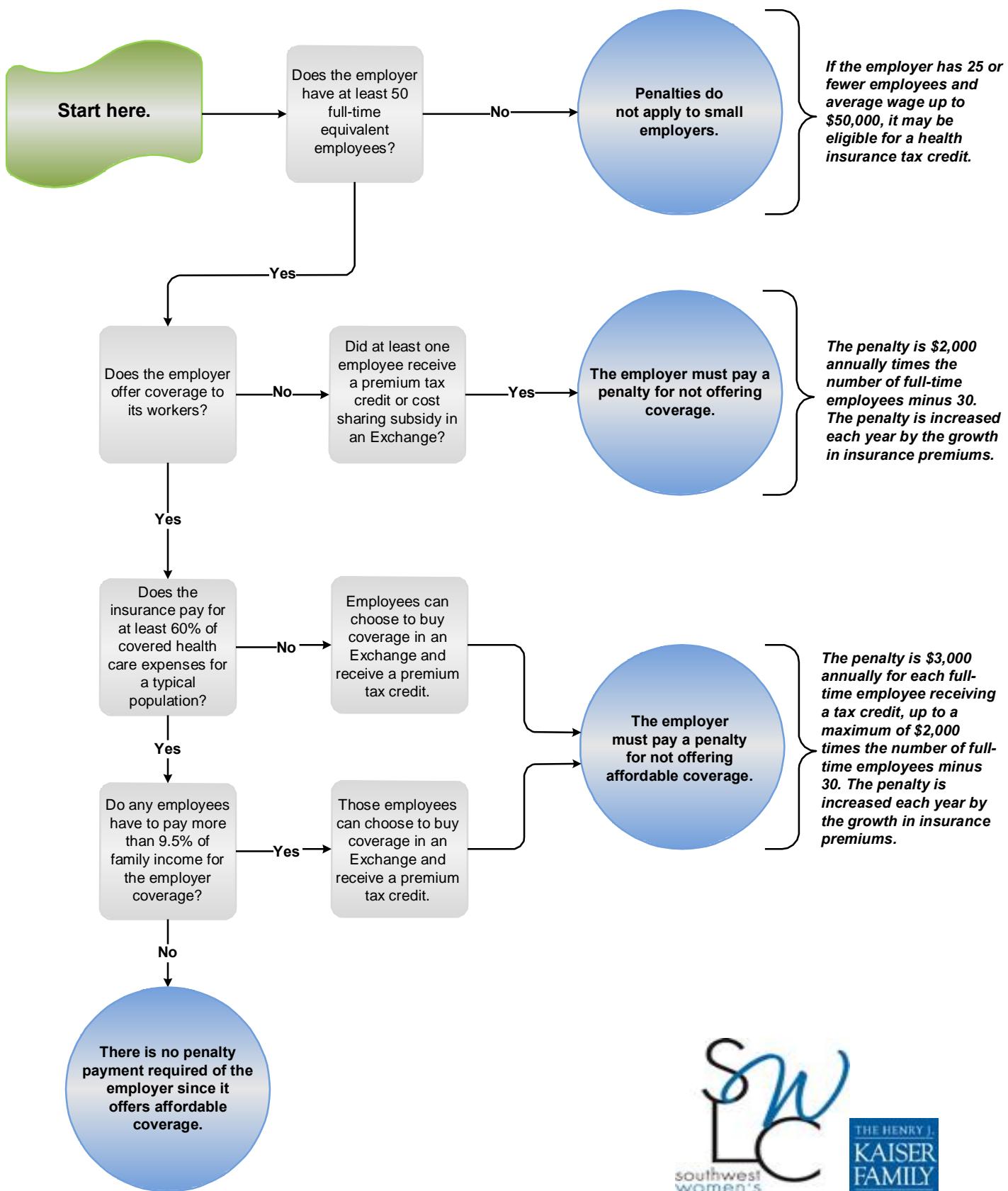
- Some states may have higher income eligibility levels for Medicaid.
- In some cases, children may be eligible for public coverage through Medicaid or CHIP while their parents are covered through an employer or an Exchange.
- Undocumented immigrants are ineligible for Medicaid and may not purchase coverage in an Exchange or receive a tax credit.
- In general, people are required to obtain coverage or pay a penalty, but those whose health insurance premiums exceed 8% of family income (after tax credits or employer contributions are taken into account) will not be penalized if they choose not to purchase coverage.
- Final regulations specifying how dependents of workers with employer coverage available are treated have not yet been issued. Draft rules indicate that the affordability of employer coverage (i.e., whether it costs more than 9.5% of income) will be based on the required premium for a single worker rather than family coverage.
- Small businesses may choose to buy insurance through newly created SHOP Exchanges or directly from insurers.



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# Penalties for Employers Not Offering Affordable Coverage Under the Affordable Care Act Beginning in 2014



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# No More Out-of-Pocket Costs for Women's Preventive Health Services

Access to preventive care helps people catch serious problems earlier, when outcomes are better and treatments are less expensive. Under the Affordable Care Act, women with private health insurance have access to a variety of preventive health services without cost-sharing. This means you should not have to pay a deductible, co-insurance or a co-payment when you receive these services.

Preventative Services Important to Women Covered Without Cost Sharing<sup>1</sup>

Healthy Behaviors	Chronic Conditions	Immunizations	Reproductive Health	Pregnancy- Related	Cancer
<ul style="list-style-type: none"><li>➤ Alcohol misuse screening and counseling</li><li>➤ Intensive healthy diet counseling (adults with high cholesterol, CVD risk factors, diet-related chronic disease)</li><li>➤ Tobacco counseling and cessation interventions</li><li>➤ Interpersonal and domestic violence screening and counseling</li><li>➤ Well-woman visits</li></ul>	<ul style="list-style-type: none"><li>➤ Cardiovascular health<ul style="list-style-type: none"><li>○ Hypertension screening</li><li>○ Lipid disorders screenings (cholesterol screenings)</li></ul></li><li>➤ Blood pressure screenings</li><li>➤ Type 2 Diabetes screening</li><li>➤ Depression screening</li><li>➤ Osteoporosis screening</li><li>➤ Obesity<ul style="list-style-type: none"><li>○ Screening</li><li>○ Counseling and behavioral interventions</li></ul></li></ul>	<ul style="list-style-type: none"><li>➤ Td booster, Tdap</li><li>➤ MMR</li><li>➤ Meningococcal</li><li>➤ Hepatitis A, B</li><li>➤ Pneumococcal</li><li>➤ Zoster</li><li>➤ Influenza</li><li>➤ Varicella</li><li>➤ HPV</li></ul>	<ul style="list-style-type: none"><li>➤ Screenings:<ul style="list-style-type: none"><li>○ Chlamydia</li><li>○ Gonorrhea</li><li>○ Syphilis</li><li>○ HIV</li></ul></li><li>➤ Contraception#<ul style="list-style-type: none"><li>○ All FDA approved methods as prescribed</li><li>○ Sterilization procedures</li></ul></li><li>➤ Patient education and counseling</li></ul>	<ul style="list-style-type: none"><li>➤ Tobacco and cessation interventions</li><li>➤ Alcohol misuse screening/ counseling</li><li>➤ Rh incompatibility screening</li><li>➤ Gestational diabetes screenings<ul style="list-style-type: none"><li>○ 24-28 weeks gestation</li><li>○ First prenatal visit (women at high risk for diabetes)</li></ul></li><li>➤ Screenings<ul style="list-style-type: none"><li>○ Hepatitis B</li><li>○ Chlamydia</li><li>○ Gonorrhea</li><li>○ Syphilis</li><li>○ Bacteriuria</li><li>○ HIV</li></ul></li><li>➤ Folic acid supplements (women with reproductive capacity)</li><li>➤ Iron deficiency anemia screening</li><li>➤ Breastfeeding supports<ul style="list-style-type: none"><li>○ Counseling</li><li>○ Consultations with trained provider</li><li>○ Equipment rental</li></ul></li></ul>	<ul style="list-style-type: none"><li>➤ Breast cancer<ul style="list-style-type: none"><li>○ Mammography for women 40+*</li><li>○ Genetic (BRCA) screening and counseling</li><li>○ Preventative medication counseling</li></ul></li><li>➤ Cervical cancer<ul style="list-style-type: none"><li>○ Pap testing</li><li>○ High- risk HPV DNA testing</li></ul></li><li>➤ Colorectal cancer<ul style="list-style-type: none"><li>○ One of the following: fecal occult blood testing, colonoscopy, sigmoidoscopy</li></ul></li></ul>

\*The coverage for mammography is guided by the 2002 United States Preventive Service Task Force guidelines

#Certain religious employers are exempt from this requirement.

## For more information contact:

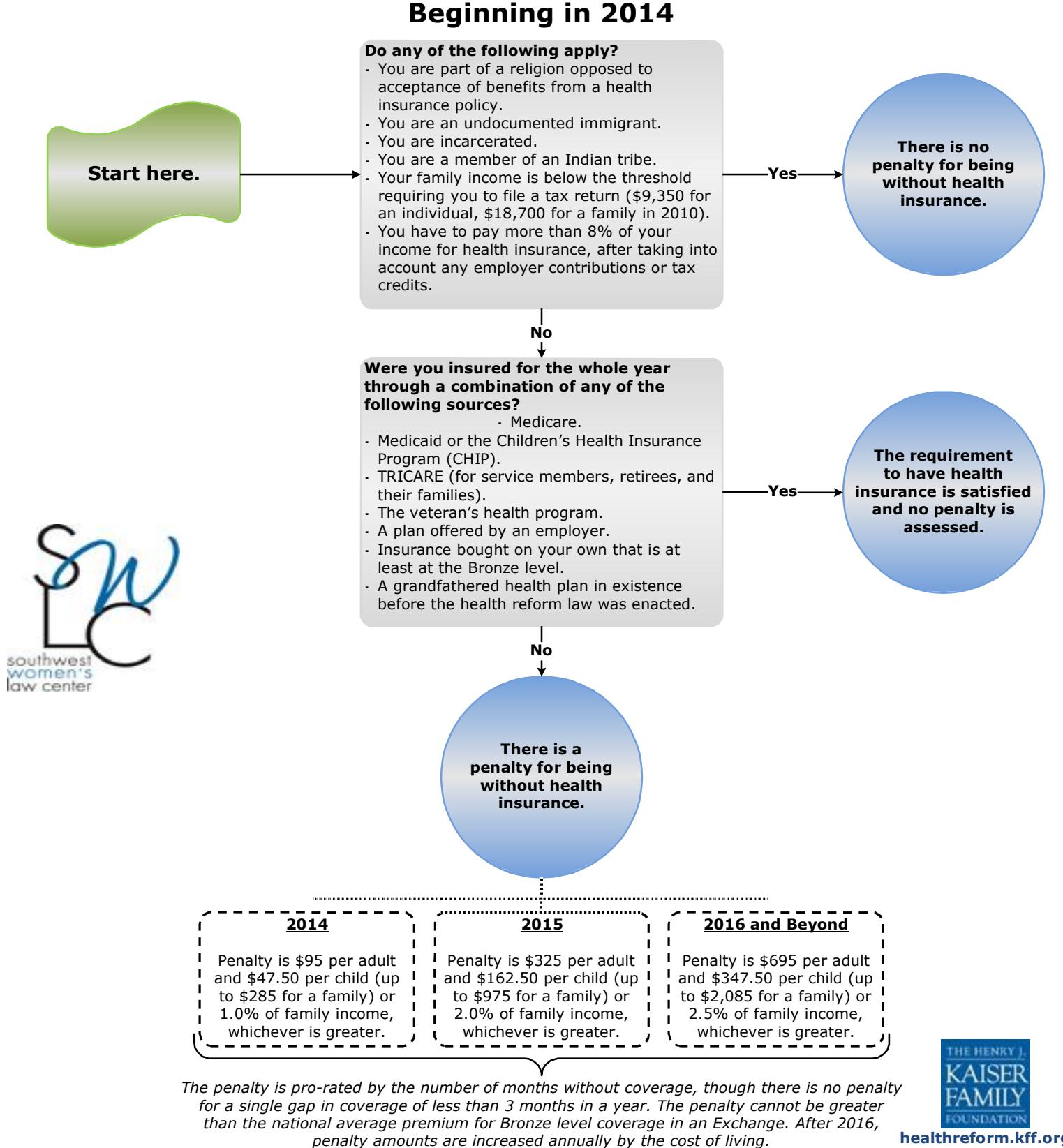
Paige Duhamel, J.D.

Staff Attorney

pduhamel@swomenslaw.org

<sup>1</sup> This chart has been adapted from The Kaiser Family Foundation's "Impact of Health Reform on Women's Access to Coverage and Care," <http://www.kff.org/womenshealth/upload/7987-02.pdf> (accessed June 14, 2012). Note that this is not a complete list and some limitations apply.

# The Requirement to Buy Coverage Under the Affordable Care Act Beginning in 2014



## Key Facts:

- Premiums for health insurance bought through Exchanges would vary by age. The Congressional Budget Office estimates that the national average annual premium in an Exchange in 2016 would be \$4,500-5,000 for an individual and \$12,000-12,500 for a family for Bronze coverage (the lowest of the four tiers of coverage that will be available).
- In 2010 employees paid \$899 on average towards the cost of individual coverage in an employer plan and \$3,997 for a family of four.
- A Kaiser Family Foundation subsidy calculator illustrating premiums and tax credits for people in different circumstances is available at <http://healthreform.kff.org/subsidycalculator.aspx>.