

Understanding

The Affordable Care Act



Timeline

What's in place already?

- Coverage for children with pre-existing conditions
- Coverage for young adults under age 26
- Small business tax credits
- Prescription drug discounts for seniors
- New premium requirements for insurers
- New preventive services for women and seniors

What's coming soon?

- October 1, 2013:
 - Open enrollment in the Health Insurance Marketplace
 - www.healthcare.gov/marketplace/individual/#state=pennsylvania
 - 1-800-318-2596
- January 1, 2014:
 - Coverage begins for plans purchased in the Marketplace
 - Coverage for pre-existing conditions for everyone
 - Medicaid expansion (varies by state)
 - www.medicaid.gov
 - Individual Shared Responsibility Payment begins
- March 31, 2014:
 - Initial enrollment for 2014 ends
- October 15, 2014 – December 7, 2014
 - Additional open enrollment for 2014
- January 1, 2015:
 - Employer Shared Responsibility Payment begins
- January 1, 2016:
 - Employers with up to 100 employees can begin to use the Small Business Health Options Program (SHOP)

Important Contact Information

Individuals & Families

1-800-318-2596 • TTY: 1-855-889-4325 • www.healthcare.gov

Employers

1-800-706-7893 • TTY: 1-800-706-7915 • www.sba.gov/healthcare

How Does the Affordable Care Act Impact YOU?

Individuals & Self-Employed

- Can elect to receive coverage through the Health Insurance Marketplace
 - Enrollment begins October 1, 2013
 - Coverage begins January 1, 2014
- May be required to make a shared responsibility payment if:
 - You do not have basic health insurance coverage AND
 - You are not exempt from the payment

Employers

- All employers
 - Employers must provide employees with a summary of benefits and coverage
 - Employers may receive rebates from insurance companies
 - Increased Medicare withholding on top earners
 - 90-Day maximum waiting period for new employees' benefits and coverage
 - Rewards for employers with employee wellness programs
- Less than 25 Employees
 - Some small businesses eligible for tax credits
 - Non-profits would receive refunds in place of tax credits
- Up to 50 Employees
 - Will be able to participate in the Small Business Health Options Program (SHOP)
 - Enrollment begins October 1, 2013
- 50 or more Employees
 - May have to pay an employer shared responsibility payment starting in 2015 if certain requirements are not met
 - May be required to report health care costs on W-2s

Government Employees

- Full-time Pennsylvania employees will continue to receive health-care coverage through their current insurance provider
- Employees of other municipalities and government entities should ask their supervisors if their coverage will be affected by the Affordable Care Act



STATE SENATOR JAY COSTA

FOREST HILLS

1501 Ardmore Blvd. • Suite 403 • Pittsburgh, PA 15221 • (412) 241-6690 • Fax: (412) 731-2332

CARRICK

2306 Brownsville Road • Pittsburgh, PA 15210 • (412) 884-8308 • Fax: (412) 886-2080

HOMESTEAD

314 East 8th Avenue • Homestead, PA 15120 • (412) 462-4204 • Fax: (412) 462-4543

HARRISBURG

Senate Box 203043 • Harrisburg, PA 17120-3043 • (717) 787-7683 • Fax: (717) 783-5976

E-MAIL: costa@pasenate.com • **FACEBOOK:** [facebook.com/senatorjaycosta](https://www.facebook.com/senatorjaycosta)

WEBSITE: www.senatorcosta.com