

**Family Voices Affordable Care Act  
Now you Know Fact Sheet**

**Q.** Does ACA create marketplaces where people can apply for health insurance, including for Medicaid/BadgerCare and health insurance premium tax credits?

**A.** Yes, ACA does create marketplaces where people can apply for health insurance, including for Medicaid/BadgerCare and health insurance premium tax credits.

**Q.** If someone does not have health insurance, will that person have to pay a fine on their federal income taxes?

**A.** Yes, ACA says that there is a fine for people who don't have health insurance. The fine is \$95 or 1% of a person's household income on their federal income taxes (whichever is greater) unless they are allowed to not have health insurance for a few specific reasons, such as having a very low income.

**Q.** Does the fine for not having health insurance stay the same every year?

**A.** No, ACA says that the fine does increase over time.

**Q.** Under ACA, can health insurance companies deny or cancel coverage because of a pre-existing condition?

**A.** No, ACA says that health insurance companies cannot deny or cancel coverage because of a pre-existing condition.

**Q.** Under ACA, is "open enrollment" (the period of time people can sign up for insurance) all-year long?

**A.** No, ACA says that there is a specific time of the year for open enrollment for health insurance through the Marketplace.

**Q.** Under ACA, is there a special enrollment period for health insurance following a "qualifying life event," such as the loss of a job or the birth of a child?

**A.** Yes, ACA says that there is a special enrollment period for health insurance following a "qualifying life event," such as the loss of a job, marriage, divorce, or birth or adoption of a child.

**Q.** Does ACA change eligibility for elderly, blind, and disabled Medicaid or Medicaid programs like Katie Beckett?

**A.** No, ACA does not change eligibility for elderly, blind, and disabled Medicaid or Medicaid programs like Katie Beckett.

**Q.** Under ACA, are young adults allowed to stay on their parents' private health insurance policies after age 18?

**A.** Yes, ACA says that young adults are actually allowed to stay on their parents' private health insurance policies until they turn 26.

**Q.** Are young adults allowed to stay on their parents' Medicaid/BadgerCare health insurance after age 18?

**A.** No, young adults are not allowed to stay on their parents' Medicaid/BadgerCare health insurance after age 18. Young adults may be eligible for Medicaid/BadgerCare and will need to apply as an individual.

**Q.** Under ACA, are young adults who age out of foster care at age 18 eligible to remain on Medicaid/BadgerCare?

**A.** Yes, Medicaid/BadgerCare coverage is available for eligible young adults who age out of foster care at age 18 until they turn age 26.

**Q.** Under ACA, can children remain covered by Medicaid even if their parents lose coverage?

**A.** Yes, ACA says that children can remain covered by Medicaid even if their parents lose coverage.

**Q.** In the Marketplace, are people able to choose between different types of health insurance plans?

**A.** Yes, ACA says that there are different types of health insurance plans which differ on premiums (how much you pay for the plan each month) and out-of-pocket costs (how much you have to pay when you get care). The different types are Bronze, Silver, Gold, Platinum, and Catastrophic.

**Q.** In the Marketplace, are very low-cost health insurance plans (also known as catastrophic plans) only available to young adults up to the age of 30?

**A.** No, ACA says that catastrophic plans are available to both young adults up to the age of 30 and low-income people who do not have to pay the fee because other health insurance is considered unaffordable (aka "hardship exemption").

**Q.** Does ACA give financial help to buy health insurance to individuals who don't get it through their jobs?

**A.** Yes, ACA gives financial help to low and moderate income individuals who don't get health insurance through their jobs. One way is through tax credits for health insurance premiums (which are also called "premium assistance tax credits). For example, a family of 4 that makes between \$23,850 and \$95,400 per year (between 100% and 400% of the federal poverty level) would be eligible to get this. Another way is through a cost-sharing reduction (financial help from the federal government) that lowers co-pays, deductibles, co-insurance, and maximum out-of-pocket fees. People who buy a "Silver Plan," "Gold Plan," or "Platinum Plan" through the Marketplace are eligible for this.

**Q.** Under ACA, can a health insurance company limit or "cap" the amount of money that it will pay for a person's health insurance costs during their entire lifetime?

**A.** No, ACA says that a health insurance company cannot limit or "cap" the amount of money that it will pay for a person's health insurance costs during their entire lifetime.

**Q.** Which preventive services are required by ACA to be covered at no cost to a family?

**A.** ACA says that certain preventive services must be covered at no cost to a family. These services include immunizations, physical exams, vision screenings, developmental screenings, and behavioral assessments for children.

**Q.** What are the “Essential Health Benefit” (EHB), required by the ACA to be covered by Medicaid/BadgerCare?

**A.** ACAs says that all insurance plans must have these 10 categories of “Essential Health Benefits” (EHBs): ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental health and substance abuse services (including behavioral health treatment), prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services and chronic disease management, and pediatric services (including oral and vision care). EHBs are currently required for Medicaid/BadgerCare and individual plans. In 2016, additional employer plans will have to include EHBs.

**Q.** ACA prevents health insurance companies from placing annual dollar limits on benefits. But, are health insurance companies able to limit or cap the number of services provided per year (such as placing a cap of 20 physical therapy sessions per calendar year)?

**A.** Yes, ACA says that health insurance companies cannot place annual dollar limits on benefits, but they can place limits or caps on the number of services provided per year.

**Q.** If someone’s health insurance plan changes because of ACA, will their current doctor definitely be included in the new plan?

**A.** No, ACA does not guarantee that a person's doctor will be covered under the new health insurance plan if their plan changes.

**Q.** Under ACA, is healthcare insurance coverage delayed if someone misses a payment on their health insurance premium?

**A.** Yes, If someone misses a payment on their health insurance premium, coverage is delayed.

**Q.** Under ACA, is there a 3-month "grace period" for paying health insurance premiums without losing coverage?

**A.** Yes, There is a 3-month "grace period" for paying health insurance premiums.

**Q.** Will insurance be lost if payment is not made before the "grace period" ends?

**A.** Yes, Insurance will be lost if payment is not made before the "grace period" ends.