

Affordable Care Act Newsletter



AFFORDABLE CARE ACT/OBAMACARE- EXCHANGES- SUBSIDY -INDIVIDUAL MANDATES!

Do all of these words sound like another language to you? Listed below are some words that you might hear with the new health care laws, but maybe don't understand what they mean.

Affordable Care Act/Obama Care: These words are used interchangeably. They both refer to the official law that Congress passed in 2010.

Marketplace/Exchange: These words refer to the website where you can compare and purchase the different insurance plans that are available.

In Wisconsin, the Marketplace is run by the Federal government at www.healthcare.gov

Subsidy/Tax Credit: A subsidy is assistance to pay for insurance premiums. It is for people whose income is below 400% of the poverty line which is equal to less than \$45,960 a year for one person. This assistance is a tax credit similar to the earned income credit. The actual assistance amount is figured when yearly income taxes are filed. The credit can be figured based on an estimate of yearly income and then it can be sent directly to the insurance company to help pay monthly premiums.

Individual Mandate: This part of the law requires that all people be covered by health insurance beginning January 2014 or pay a penalty on their taxes. There are exceptions to this including being an enrolled member of a Federally Recognized Indian Tribe.

ATTENTION ELDERS AND THOSE ON MEDICARE!

- Your Medicare coverage is not changing with the Affordable Care Act/Obama care.
- You do not have to replace your Medicare coverage with insurance in the Marketplace.
- There are scams targeting Elders and those on Medicare. Scammers are calling and telling Elders they must purchase health insurance- THIS IS NOT TRUE! Do not give out your personal information to these people!
- If you have questions, you can call the Health Center and talk to Crystal Newago, Medical Benefits Specialist. She can help you with your Medicare coverage.





Enrollment started October 1, 2013.

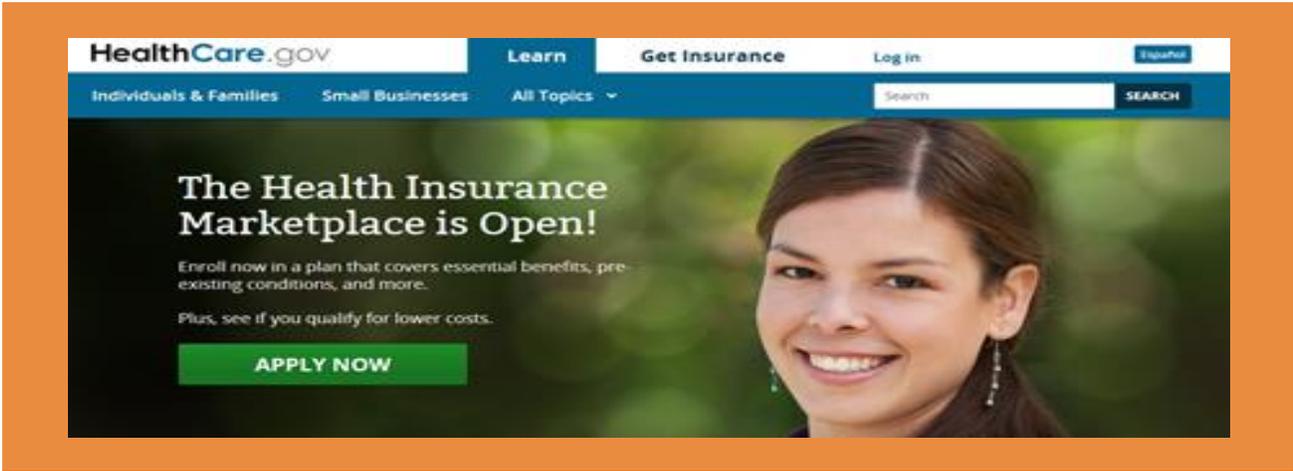
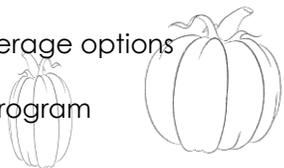
Visit HealthCare.gov now to get all the information you need about the Marketplace.

You may participate in an online web chat on the website; or call a toll free number, 1-800-318-2596, to speak to a trained customer service representative.



What you can do now to get started

- **Visit** HealthCare.gov
- **Subscribe** to get updates and reminders
- **Plan** your budget, learn about coverage, and gather your information
- **Apply** by filling out the Marketplace application at HealthCare.gov or calling 1-800-318-2596. TTY users should call 1-855-889-4235
- **Compare** your coverage options
- **Enroll** in a plan or program



The best place for the latest, most accurate, information on Marketplace is the updated website, **HealthCare.gov.**

No computer access? Your local library has internet access.

At HealthCare.gov you can learn what Marketplace is, who can apply for insurance, how to get insurance, how to lower your costs, and more. If you own a small business, there's information for you too. Starting this fall, the Marketplace will help you find health insurance that fits your budget and meets your needs, with less hassle.

The Marketplace will allow you to buy insurance that covers a comprehensive set of benefits, including doctor visits, hospital stays, preventive care, and prescriptions.

With a single application, you can also see if you qualify for Medicaid or the Children's Health Insurance Program, or savings you can use right away to lower your health insurance premiums.

The application process of the Marketplace also identifies who is eligible for Medicaid (BadgerCare). For those currently receiving Medicaid, please watch your mail closely as informational materials will be mailed beginning in September and October.

