

Affordable Care Act Newsletter



Happy New Year from the
Red Cliff Community Health Center!

The Affordable Care Act and the Indian Health Service

The Affordable Care Act (ACA), also known as the health care law, was created to expand access to coverage, control health care costs, and improve health care quality and coordination. The ACA also includes permanent reauthorization of the Indian Health Care Improvement Act, which

extends current law and authorizes new programs and services within the Indian Health Service.



The Affordable Care Act and American Indians and Alaska Natives

For American Indians and Alaska Natives, the ACA will help address health disparities by investing in prevention and wellness and increasing access to affordable health coverage.

The ACA provides American Indians and Alaska Natives with more choices; depending on your eligibility and the coverage available in your state, you can:

- Continue to use IHS, tribal, and/or urban Indian health programs,
- Enroll in a qualified health plan through the Marketplace, and/or
- Access coverage through Medicare, Medicaid, and the Children's Health Insurance Program.
- If you choose to enroll in a QHP through the Health Insurance Marketplace plan, you may qualify for special benefits and protections offered to American Indians and Alaska Natives.

ACA Timeline

- January 1st, 2014
New ACA in effect
- March 31st, 2014
Last day to enroll
- BadgerCare
extended till March 31st, 2014.

"To accomplish great things, we must not only act, but also dream; not only plan, but also believe." –
Anatole France



What do you need to enroll in the Marketplace?

1. An email address (You can get a free email address at: Gmail, Outlook, Yahoo or AOL.)
2. Your social security number (or document numbers for legal immigrants)
3. Employer and income information for every person in your household who needs coverage (pay stub or W2)
4. Policy numbers for current health insurance plans covering members of your household
5. A completed Employer Coverage Tool if anyone in your household is eligible for a job-based insurance plan (You will need to have the employer complete this information with the tool available on the www.healthcare.gov website.)

You may qualify for lower premiums or out-of-pocket costs based on your household income or size. In 2014, an individual making up to \$45,000, or a family of four making up to about \$94,000, may qualify for these lower costs.

If you don't enroll in a health insurance plan, penalties may apply (Exemption for American Indians and Alaska Natives, whom are enrolled members of a federally recognized tribe).

You may enroll between October 1, 2013, and March 31, 2014. American Indians and Alaska Natives are able to enroll in the marketplace monthly after March 31, 2014.



Governor Scott Walker Signs Bill Extending BadgerCare

Friday, December 20, 2013 - Press Release

Madison – Governor Scott Walker today signed Special Session Assembly Bill 1 into law at the Wisconsin State Capitol. In response to the failed federal rollout of the Affordable Care Act, the bill extends current coverage for Wisconsin citizens under several medical assistance programs and the Health Insurance Risk-Sharing Plan (HIRSP) through **March 31, 2014**.

“This bill gives the federal government more time to fix major issues with the Affordable Care Act and it gives Wisconsinites more time to make a logical health care transition,” Governor Walker said. “In 2014, everyone living in poverty will be covered – for the first time – under Medicaid in Wisconsin. The waiting lists and enrollment caps that once denied coverage to our most vulnerable citizens will be gone. I thank members of the Legislature for their bipartisan support.”

