

EVERYTHING YOU NEED TO KNOW ABOUT THE AFFORDABLE CARE ACT

For scleroderma patients insurance can be a confusing and complex part of their medical journey. It is important that patients, caregivers and family members become familiarized with the medical plans and options that are available to help lessen the stress of medical bills.

Here are some of the common medical options that are currently available in the state of Michigan.

The Patient Protection and Affordable Care Act

The Patient Protection and Affordable Care Act (PPACA) – also known as the Affordable Care Act or ACA, and commonly referred to as Obamacare – is the landmark health reform legislation passed by the 111th Congress and signed into law by President Barack Obama on March 3, 2010.

The ACA aids people that do not have health coverage and are uninsured. Individuals can determine which insurance plan meets budgetary needs and how the coverage will best manage your health care needs.



The ACA, was phased in over four years. Every citizen was required to have health insurance by March 31, 2014 or face an income tax surcharge. Everyone can choose how to get coverage. If they already have a plan, whether through their employers, Medicaid, Medicare, or privately, they can keep it. Those who couldn't get health insurance have additional options. They can purchase it from a health insurance exchange and possibly get a subsidy. They may be eligible under expanded Medicare guidelines. Many people found they qualified for exemptions. How much Obamacare costs an individual depends on one's age, type of plan, family size, income, and location.

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Enrollment dates

Open Enrollment for Marketplace insurance normally **starts in early November** and ends every year



mid-**December**, if you live in a state that uses HealthCare.gov to enroll. You can still get health insurance 2 ways: If you don't qualify for a Special Enrollment Period or Medicaid or CHIP, you can apply for Marketplace coverage in the fall. Check the website HealthCare.gov for the specific yearly enrollment dates and requirements to assure you do not miss deadlines.

Getting help with figuring out the health insurance options

Determining which health insurance option is the best one for you or you and your family can be overwhelming but Health Insurance Marketplace is a service that can help you research the options and enroll in affordable health insurance. The federal government oversees and operates the Marketplace. For more information about this service you can go directly to their website, HealthCare.gov, for most states. There is also coverage through the Medicaid and Children's Health Insurance Program (CHIP) in most states and in Michigan.



Contacting Marketplace

Health Insurance Marketplace.

You can reach Marketplace 24/7: 1-800-318-2596 (TTY: 1-855-889-4325)

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How to apply for ACA

There are five ways to apply for the Affordable Care Act coverage or to seek more information.



1. **Online- HealthCare.gov-** go to the website and create an account or if you have an account and you are already enrolled in a plan log in.

2. **Personal assistance-** If you find that this is overwhelming and you are in need of personal assistance to determine which plan under the ACA is best for you, using the in-person option might be the best option for you and your loved ones. There are assisters in the community that are trained in helping with completing the application and enrollment processes. All the information can be found on the website, HealthCare.gov. Once on the website you will be asked to enter your zip code so you can find someone in your community that will be able to assist you locally.

3. **By telephone-** Customer service representatives are available to assist you with completing the application process, helping with the enrollment periods or reviewing your coverage options. If you would rather have someone walk you through the options you can contact someone by contacting 1-800-318-2596.

4. **Agents and Brokers-** Agents and brokers can help you and your loved ones make the best decisions and there are no additional fees to work with them. The only limitations are that some agents and brokers may only work with certain plans and companies and may be restricted on the amount of information they present to you because of this. To learn more about which agents and brokers are in your community you can go to the website and enter your zip code and learn more about this option.

5. **Hard copy application-** For those who still prefer to complete an actual hard copy of the application the website has a Pdf application that is available for downloading and printing and can be mailed. Normal processing is two weeks for eligibility.

No matter which option you select, the ACA is an option that can work for those who have no insurance and need coverage. It is important to know that there are time frames to apply and if you are unable to meet the guidelines for these time frames that there is a special enrollment period.

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Changes in your life that qualify you for a for Special Enrollment Period

You may qualify for a Special Enrollment Period if you or someone in your household in the past 60 days:

- **Marriage**
If you got married you will pick a plan by the last day of the month and your coverage can start the first day of the next month. You will need to have the proper documentation to show the marriage took place.
- **Divorce, legal separation and loss of health insurance**
In order to qualify for a special enrollment period under this category one must have lost insurance coverage and not simply been divorced or legally separated.
- **Birth of a child, adoption or foster care**
When a child comes into the house through natural birthing process, adoption or foster care your coverage can start the day of the birth or placement. Under this situation you can enroll in the plan even up to 60 days afterward.
- **Death**
You are able to qualify for a special enrollment period if someone on your Marketplace plan passes away and you are no longer covered under your insurance plan as a result of the death.
- **Change in zip or change in county**
Moving to a new zip code or new county will qualify you for a special enrollment period.
- **Moving from a foreign country**
Individuals who have moved from a foreign country to the United States or United States territory you may qualify for a special enrollment period.
- **Students**
If you are a student who has relocated and moved to/from a location that you currently resided in to live and work.

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- **Shelters and transitional housing**

Individuals who have lived in shelters or transitional housing and now have relocated can apply for a special enrollment period.

- **Seasonal workers**

Workers who are seasonal and relocate from one location to another for work and residency can apply for a special enrollment period.



- **Loss of health insurance** If someone in your household has lost qualifying health insurance in the past 60 days or the expectation of a loss of coverage in the upcoming 60 days, you can apply for a special enrollment period.

- **Other losses that may qualify you**

There are times when one of the following may occur in your life and you may qualify for a special enrollment period. If you have employment and lose your coverage check to determine if you qualify for a special enrollment period.

- If you have purchased an insurance policy with coverage on your own and you have lost it you could qualify for a special enrollment period.
- If you were currently covered under a loved one's policy and are no longer eligible you might be eligible for a special enrollment period.
- Individuals who lose coverage or eligibility under Medicare, Medicaid or Children's Health Insurance Program, (CHIP), could qualify for a special enrollment period.
- A status change that makes you no longer eligible for Medicaid or Children's Health Insurance Program, (CHIP).
- Becoming a U.S. citizen and being newly eligible for Marketplace coverage.
- Being released from prison or incarceration.
- Gaining membership in a federally recognized tribe or status as an Alaska Native Claims Settlement Act (ANCSA) Corporation shareholder
- AmeriCorps State and National, VISTA, and NCCC members starting or ending their service

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Special mentions:

- ✚ You will not qualify for a special enrollment period if you are staying somewhere while on vacation.
- ✚ If you have relocated only because you are seeking medical treatment you will not qualify for a special enrollment period.
- ✚ Documentation will be required showing that you have had qualifying health coverage for one or more days during the 60 days before you moved.
- ✚ Documentation is not required showing you have had qualifying health coverage for one or more days during the 60 days before you moved if you are moving from a foreign country or United States territory.



Pricing for health insurance

For information on the pricing of health insurance coverage you can contact the Marketplace and they will help you determine which option is best for you and your family. Go directly to HealthCare.gov or you can also contact the Marketplace Call Center at 1-800-318-2596 (TTY: 1-855-889-4325). The Call Center is open 24 hours a day 7 days a week.



Unemployment and Marketplace

For those scleroderma patients who are unemployed you may be able to get an affordable health insurance plan through the Marketplace, with savings based on your income and household size. You may also qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP). Check the HealthCare.gov website for more information and to see if you qualify.



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Tips on using your Marketplace Plan

Once you have researched which Marketplace health insurance plan is the best option for you, or you and your family and you enroll the work is not over. You will want to make sure that you stay on top of your coverage and health care. Being the best health care advocate you can will be a step in the right direction.



Here are some reminders to help you manage your health care.

- 1) With Marketplace insurance most plans will provide for services when you see a physician that is "in-network." To be "in-network" means the physician accepts the type of insurance that you have and is willing to accept the payment fees that have been arranged through the insurance company. This is normal of most insurance companies and something to be aware of when selecting your physicians and health insurance coverage. Now that you are covered under a Marketplace plan, reach out to them and have them help you find physicians that are covered under your plan that you may not be aware of. Staying "in-network" keeps the out of pocket costs down.
- 2) Once you have enrolled into the plan you will want to immediately determine if your prescription medications are covered under the new plan. It is important that there is no disruption in your medication schedule and if you have any difficulty in establishing the eligibility of a medication you can reach out to a representative for assistance or request documentation from your physician to support the reasoning of you taking the medication.
- 3) Health Insurance Marketplace is a service that assists in researching and enrolling individuals in health care plans. All insurance premiums will be paid directly to the insurance company that you select and not the Health Insurance Marketplace.
- 4) To best manage your health care needs there will be times when you will need emergency medical treatment. This might mean that emergency care is needed when you are not "in-network" areas. While it is always advisable to seek treatment in an emergency room that is closest, hospitals will treat all patients regardless of whether you have insurance coverage or not. Insurance companies are not able to charge additionally because you are seeking services from a facility that is outside of your network.
- 5) To seek out more information about your health care plans you will need to contact your insurance company. You can also contact the Marketplace Call Center 1-800-318-2596 (TTY: 1-855-889-4325). The Call Center is open 24 hours a day 7 days a week.

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Disclaimer

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The Scleroderma Foundation does not endorse specifically any test, treatment, or procedure mentioned in this manual.