

SECTION 1 – SENIORS AND THE ACA

Senior citizens, age 65 and over, need to know that:

1. **All traditional Medicare benefits are still covered under the ACA and continue to be guaranteed.** *When – 2010 & onwards.*
2. The ACA does not cut Medicare payments to doctors (see #8). The ACA offers incentives for doctors and nurse-practitioners to go into Primary Care, increasing the Primary Care workforce. *When – 2011 & onwards.*
3. Medicare and private health insurance plans for Seniors will have to cover at no cost to the patient a wide range of preventive care (annual exam, immunizations and screening tests, such as mammograms and cholesterol tests). *When – 2011 & onwards.*
4. The Medicare Part D Prescription Drug Benefit has a “donut hole” between basic coverage and high-use coverage. Seniors in the “donut hole” have to pay full costs. This year, they will get a rebate of \$250 to help cover their costs. *When – 2010.*
5. The “donut hole” will gradually be closed over the next nine years, so that Medicare enrollees will pay no more than 25% of all prescription drug costs. *When – 2011 to 2019.*
6. Almost 9 million “dual-eligibles” – people who qualify for both Medicaid and Medicare – will receive care coordination to make their healthcare more effective and efficient. *When – 2010 & onwards.*
7. To help cover all seniors, the ACA requires more high-income seniors (annual income of \$85,000 or more for individuals and \$170,000 or more for couples) to pay increased Medicare premiums. *When – 2010 to 2019.*

8. Private insurers offering Medicare Advantage (MA) plans will no longer be paid extra by Medicare to cover additional services (dental, vision, free health club memberships). Some of the MA plans may lower their costs by reducing the extra services, raising the co-pays, or reducing payments to doctors. *When – Starts 2011.*

SECTION 2 – ADULTS & FAMILIES AND THE ACA

Adults, age 19 – 64 need to know that:

9. The ACA expanded coverage of dependents up to age 26, so that young adults may be covered on their parents’ health insurance. This feature applies to all plans that offer dependent coverage. *When – 9/23/2010 or start of plan-year.*
10. The ACA prevents insurers from: a) cancelling insurance coverage, unless the customer commits fraud, or b) setting life-time limits on healthcare costs. *When – 9/23/2010.*
11. The ACA prevents insurers from refusing health insurance coverage, limiting coverage, or charging more for coverage if a person -- a) is female, b) has a dangerous occupation, or c) has an existing health problem (pre-existing condition), such as asthma, diabetes, cancer, arthritis, etc. *When – 2014 & onwards.*
12. Before 2014, people who have trouble getting affordable health insurance because of an existing health condition may apply for health insurance at reduced rates (with some subsidies) through the new state/federal High-Risk Pool. Apply early, since places are limited. *When – 2010 to 2014.*
13. Employers who cover retiree health costs may apply for ACA subsidies (to the employer) to pay 80% of early retiree (over age 55, not on

Medicare) healthcare claims between \$15,000 and \$90,000. *When – 9/23/2010 to 2014.*

14. With few exceptions, the ACA requires that adults have acceptable health insurance, through Medicaid, their employer or the new ACA health insurance exchanges. *When – 2014 & onwards.*
15. Low-income uninsured adults will gain health insurance coverage through the 2014 ACA expansion of Medicaid to adults (age 19 to 64) with incomes under 133 percent of the Federal Poverty Level (FPL). 133% of the 2010 FPL for a single adult is \$14,404; 133% of the 2010 FPL for a family of four is \$29,327. *When – 2014 & onwards.*
16. Adults with incomes between 133% and 400% of the FPL will be eligible for subsidies to help them purchase coverage on the ACA health insurance exchanges. They must purchase acceptable coverage or pay a tax penalty. *When – 2014 & onwards.*
17. Adults with incomes between 133% and 250% of the FPL also will be eligible for subsidies to lower out-of-pocket costs not covered by their insurance plans. *When – 2014 & onwards.*
18. Adults with incomes high enough (over 400% of the FPL – in 2010, that is \$43,320 for an individual, \$88,200 for a family of four) that they are not eligible for any subsidies, will be required to get coverage either through their employers or the ACA insurance exchanges, or pay a tax penalty. *When – 2014 & onwards.*
19. The ACA requires that medium and large-sized employers offer acceptable health insurance plans to their employees, or pay penalties. Small businesses (less than 50 employees) do not have to offer insurance. Some very small businesses (25 employees or less) may be eligible for tax credits if they

offer insurance and pay 50% of the premium. *When – 2010 & onwards, with some changes in 2014.*

20. New healthcare insurance plans will have to cover a wide range of preventive services at no cost to the enrolled person. Plans in existence in March 2010 that have not changed benefits do not have to do this until 2018. *When – 9/23/2010.*

SECTION 3 – CHILDREN AND THE ACA

Parents or guardians of children need to know:

21. Health plans cannot deny children coverage because of an existing health problem (pre-existing health condition), provided parents sign the child up for the insurance during a fixed, annual enrollment period. *When – 9/23/2010 & onwards.*
22. Children already covered under private health care insurance plans will benefit from ACA 2010 restrictions on private plans, which no longer can exclude or delay coverage for sick children, or set unreasonable annual limits on coverage. *When – 9/23/2010 & onwards.*
23. Children and their parents will benefit from other features of the ACA, including expanded home visiting for young children, expanded school-based health centers, and local public health, prevention and wellness programs. *When – 2010 & onwards.*
24. ACA will expand Medicaid and CHIP to cover all children in families with incomes under 133 percent of the Federal Poverty Level (133% of the 2010 FPL for a family of four is \$29,327). *When – 2014 & onwards.*
25. Uninsured children in families with incomes greater than 133 % of the FPL could get coverage through the health insurance

exchanges. Families with incomes between 133 and 400 percent of the FPL will be eligible for subsidies to help them purchase coverage on the exchanges. *When – 2014 & onwards.*

26. Uninsured children also may get coverage through their parents' employers, since the ACA has both incentives and penalties to encourage a) employers to offer health insurance, and b) employees to take up that insurance coverage. *When – 2014 & onwards.*

SECTION 4 – PLACES TO GET MORE INFORMATION ON THE ACA

Some of the reliable sources used in developing this Guide are listed below.

- American Association of Retired People www.aarp.org/health/health-care-reform/info-04-2010/healthreforms.html
- Association of State & Territorial Health Officers (ASTHO) www.astho.org/healthreform
- Kaiser Family Foundation www.kff.org/healthreform
- National Council on Aging www.ncoa.org/straighttalk
- Robert Wood Johnson Foundation www.rwjf.org/healthreform
- State of Michigan www.michigan.gov/ofir
Click on Healthcare Insurance Information
- United States Government www.healthcare.gov

As federal and state agencies put the provisions of the ACA in place, the federal rules and special state features may cause this information to become out-of-date. Please check federal and state websites for up-to-date information or visit your local library

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The Guide and InfoSheets are available at www.micomon.org/events if you wish to make copies.

Affordable Care Act of 2010

What Nurses Need to Know
to Help Their Patients:
A Guide

The new healthcare reform law (Patient Protection and Affordable Care Act of 2010, called the ACA) is complicated and has different features for different age-groups of people. These features start at various times from 2010 to 2020. This Guide is designed to help nurses help their patients to find accurate and useful information about the ACA.

The Guide is divided into four sections: 1. Seniors; 2. Adults & Families; 3. Children, and 4. Where to Get More Information.

Sections 1-3 of the Guide are tied to **ACA InfoSheets #1-3**, which provide patients with expanded information about the features of the law for each age-group and when those features will start.

The information sheets are available at www.micomon.org/events and nurses may make copies to give to patients.

Sources for more information are listed at the end of the Guide, including websites for federal and state agencies, foundations, and non-profit organizations.