

Ready or not, here it comes...ACA

Whether it's sneers or cheers, it seems that when the Affordable Care Act (aka PPACA, ACA, health reform law) enters a conversation there seems to be a reaction from the group. Regardless of where you stand on the legislation that has been commonly coined as ObamaCare, it is important that you understand what the law does and how that will impact you as a citizen.

The Affordable Care Act passed in March of 2010 and was upheld by the United State Supreme Court in July of 2012. Its impact is far reaching and you may already, without realizing it, be utilizing the provisions of the law. For example, many Americans can now obtain various preventative care services with no co-pay or deductible. Some of these services include: blood pressure and cholesterol screenings, vaccinations, mammograms and other cancer screenings, depression screening, and birth control. Another feature of the bill that has already been activated affects a parents' ability to insure their child. It is no longer legal to deny insurance coverage to children because of pre-existing conditions like diabetes or asthma (as of January 1, 2014 this rule applies to all people.) Parents can insure their child on their own policy up to the age of 26, as well.

Families and individuals who have private insurance, insurance through their employer, through public programs, as well as those who currently have no insurance will be affected in a variety of ways. Those who have insurance through the private market or through their employer will be able to remain in those plans or can utilize the Health Insurance Marketplace to compare their options beginning October 1. (I will have more information about the Marketplace in my next article.) For those who are insured through public programs, children and adults will have continued service through their current KanCare policies. Families and individuals who currently have no insurance will be eligible for financial assistance to help pay for insurance through the Marketplace. They will be able to access the online Marketplace beginning October 1 to determine their eligibility, compare plans, and enroll in an insurance policy. The insurance coverage would be effective January 1, 2014. Undocumented residents are not eligible to access the Marketplace for coverage and will likely remain uninsured. Some of these individuals and families may be able to obtain insurance through their employers or purchase insurance in the private market, outside of the Marketplace.

To assist families and individuals in the process of exploring and selecting insurance, Kansas residents will have the opportunities to work with professionals who will be trained in ACA and the Marketplace system. These individuals, called Navigators, will meet with families and residents to determine what their specific health care needs are and assist residents in navigating the process of enrolling in insurance. It is important to note the Affordable Care act requires that everyone who can afford health insurance must buy it, or may have to pay a tax fine. During this first year of implementation, enrollment will remain open from October 1 through March 31, 2014. However, in subsequent years the enrollment timeframe will go from October 1 through December 31.

According to the Journal of Extension, research shows most Americans don't understand the law, and they aren't comfortable making health insurance purchase decisions. K-State Research and Extension is gearing up with information and education to meet the need of our community members to know more

about ACA and how it impacts them. This will allow individuals and families to make more informed decisions about their health insurance options and the coverage they have available to them. K-State Research and Extension is posting ACA news and developments on [www.ksre.ksu.edu/issuesinhealthreform/](http://www.ksre.ksu.edu/issuesinhealthreform/).

Because this topic has been so sensitive to many individuals, it is important to seek out unbiased sources of information so that you get the factual information without being influenced by any one side of the debate that continues to surround the Affordable Care Act. To help you with the information –gathering process, this article serves as the first in a series on ACA that I will be offering over the next few weeks.

If you want to know more now, here are a couple of valuable, unbiased

websites: <http://consumersunion.org/research-policies>

AND <http://www.ksinsurance.org/consumers/healthreform/aca.htm>