



# Congressman Gerry Connolly

11th District, Virginia

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## Frequently Asked Questions about the Affordable Care Act

### 1. How will the Affordable Care Act help me get insurance for me or my family members?

Under the Affordable Care Act, individuals and families can find and apply for health insurance coverage options by visiting [HealthCare.gov](http://HealthCare.gov) or by calling the Health Insurance Marketplace Call Center at 1-800-318-2596. Plans offered through this program are available regardless of pre-existing conditions and most people who apply will be eligible for financial assistance that will help make premiums more affordable.

### 2. When can I apply?

You can apply during “Open Season” which runs from October 1, 2013, through March 31, 2014. That means you can start shopping, comparing and applying at [HealthCare.gov](http://HealthCare.gov) now. As long as you enroll in a plan by December 15, 2013, your coverage will start on January 1, 2014.

If you do not enroll by December 15, you can still sign up but your coverage may be delayed by up to 6 weeks after enrollment. In future years, Open Season will run from October 1 through December 15.

### 3. How do I apply?

Visit [HealthCare.gov](http://HealthCare.gov) or call the Health Insurance Marketplace Call Center at 1-800-318-2596 anytime to get started. One application will allow you to compare options, determine your final cost, and purchase a plan. Multilingual assistance is available.

Virginia residents can get help from local experts by calling one of the following organizations:

- ENROLL Virginia at 888-392-5132
- HealthWorks for Northern Virginia at 703-443-2000
- Greater Prince William Community Health Center at 703-680-7950

Other local nonprofits also offer enrollment assistance.

### 4. What information will I need to complete an application?

- Social Security numbers (or document numbers for legal immigrants)
- Birth dates
- Household income information from Pay stubs, W-2 forms, or “Wage and Tax Statements”
- Policy numbers for any current health insurance
- Information about any health insurance you or your family could get from your jobs

## **5. What will these new plans cover?**

A variety of private plans will be available with different options and prices. Each health plan must offer a core set of essential health benefits like doctor visits, emergency care, preventive care, maternity and newborn care, hospitalization, prescription drugs, substance abuse treatment, mental health care, pediatric services including dental and vision care, lab services, and more. Visit [HealthCare.gov](https://www.healthcare.gov) to compare coverage options and costs.

## **6. What if I have a pre-existing condition?**

Under the Affordable Care Act, insurance companies cannot deny you coverage or charge you more due to pre-existing health conditions.

## **7. What if I still can't afford coverage, even with a subsidy?**

The same application used for the Marketplace will help determine if you and/or your family members qualify for free coverage through Medicaid or the state's Children's Health Insurance Program (CHIP). (In Virginia, this program is called Family Access to Medical Insurance Security (FAMIS).) Visit [HealthCare.gov](https://www.healthcare.gov) to see your options.

## **8. Can I use the Marketplace even if I am not a U.S. citizen?**

Yes. Legal residents can access coverage through the Marketplace, but they are not eligible for subsidies. Proof of legal status is required to participate.

## **9. I already have insurance through an employer, a union, Medicare, Medicaid, TriCare, the VA, COBRA, or a retirement plan. Do I need to do anything?**

No. If you have coverage from any of these sources, you can keep it. Nothing in the Affordable Care Act requires you to change plans. People who have insurance through an employer or COBRA may wish to compare plans at [HealthCare.gov](https://www.healthcare.gov) to see if more affordable options are available.

## **10. I already have insurance through an employer. How does the Affordable Care Act help me?**

The Affordable Care Act improves your coverage by adding the following protections and benefits:

- Your insurer cannot drop you when you get sick
- Your insurer cannot impose an annual or lifetime limit on your coverage
- Your insurer must allow adult children to join your employer-provided plan until they turn 26
- Your insurer cannot discriminate against children with pre-existing conditions
- Your insurer must spend at least 80% of your premiums on health care or send you a rebate
- Your insurer must justify any double-digit premium increases
- You have free coverage of key preventive services, such as mammograms and colonoscopies
- Your insurer cannot discriminate against you if you have or develop a pre-existing condition
- Your insurer cannot charge women more than men for the same coverage

People who already have insurance through an employer may wish to compare plans at [HealthCare.gov](http://HealthCare.gov) to see if more affordable options are available.

**11. Question: The President said, “if you like your coverage you can keep it.” Why did I receive a cancellation notice from my carrier?**

Under the ACA, insurance plans issued after March 23, 2010, must meet minimum coverage requirements. Most plans issued prior to that date are considered grandfathered. Some insurance companies have stopped renewing policies either because they do not meet the new minimum requirements or they do not want to continue offering grandfathered plans.

The President recently announced an extension of the grandfathering provision to allow insurers to continue offering older plans to existing customers for one more year. Insurers must explain to customers why their plan does not meet the minimum standards for benefits and protections and also inform them of their right to pursue new coverage through the health insurance exchanges. Please contact your insurance carrier for further details.

**12. Is it true that I will be fined if I don't have health insurance starting on October 1, 2013?**

No. Under the Affordable Care Act, October 1, 2013 is the date Americans started shopping for new health coverage options through the Health Insurance Marketplace. The law *does* impose penalties on people who don't have insurance, but the penalties do not take effect until next year and there are several exemptions.

**13. Will I be subject to a penalty if I don't have health insurance next year?**

You may be liable for a penalty from the IRS if you or your dependents do not have health insurance beginning in 2014. Exemptions may be available for people with short gaps in coverage (less than 3 months), incomes under certain amounts, people who cannot find affordable coverage, people with religious objections, incarcerated individuals, and others. Visit [HealthCare.gov](http://HealthCare.gov) or call 1-800-318-2596 or one of the local assistance agencies (see question #3 for contact information) for additional details on qualifying and applying for an exemption.

**14. How much penalty could I be subject to?**

For 2014, the penalty is 1 percent of your gross annual income or \$95 per person, whichever is higher. These amounts will increase in future years. You may also be subject to additional fines if your dependents lack coverage.

Any penalties are assessed when you file your tax return for the preceding year. For example, the penalty for non-compliance for 2014 would not be due until April 15, 2015. Please consult a tax adviser or the IRS for further details.

### **15. How does the health care law affect people on Medicare?**

Medicare beneficiaries will keep the coverage you have. Additionally, you receive the following benefits, *without having to sign up or fill out any additional paperwork*:

- If you fall into the prescription drug ‘donut hole’ coverage gap, you are receiving more than a 50 percent discount on your brand-name prescription drugs. By 2020, the ‘donut hole’ will be completely closed
- You are receiving free preventive services, such as mammograms and colonoscopies
- You are receiving a free annual physical – or Annual Wellness Visit

### **16. Are employers required to provide coverage under the Affordable Care Act?**

The Obama Administration delayed implementation of the “employer mandate” until 2015. Even then, under the law, the mandate does not apply to businesses with fewer than 50 full time employees. If an employer tells you your hours are being reduced due to the Affordable Care Act, they may misunderstand the current requirements of the law.

### **17. Does the Affordable Care Act help small businesses provide coverage for employees?**

Yes. The Small Business Health Options Program (SHOP) is a new way to buy high-quality health insurance for businesses with fewer than 50 employees. SHOP offers special group plans and some businesses are eligible for tax credits that make these plans even more affordable. Visit [HealthCare.gov/small-businesses/](http://HealthCare.gov/small-businesses/) Have questions about the SHOP Marketplace for businesses with 50 or fewer employees? Call 1-800-706-7893, Monday through Friday, 9 a.m. to 5 p.m. EST.

**For further questions and details about the Affordable Care Act, please contact one of our offices:**

**Washington D.C. - (202) 225-1492**

**Annandale - (703) 256-3071**

**Woodbridge – (703) 670-4989**