

FREQUENTLY ASKED QUESTIONS ABOUT HEALTH CARE REFORM

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<https://www.healthcare.gov/apply-and-enroll/get-ready-to-apply/>

website

<https://localhelp.healthcare.gov/>

<https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>

<https://marketplace.cms.gov/outreach-and-education/marketplace-application-checklist.pdf>

<https://www.healthcare.gov/lower-costs/>

SHOPPING FOR HEALTH INSURANCE: WHAT IS COVERED?

Q 13: What types of plans are available through the [insert name of state exchange]?

<https://www.healthcare.gov/choose-a-plan/>

Q 15: How do the tiers (bronze, silver, gold, and platinum) help consumers compare plans?

Q 16: What services/benefits must plans cover? What are essential health benefits

Q 23: Can an insurance company charge tobacco users more than non-tobacco users?

Drafting Note

Q 24: What are preventive benefits and how are they covered?

<https://www.irs.gov/affordable-care-act/employers/employer-shared-responsibility-provisions>

Q 35: If a consumer has access to employer-based coverage, can an employer make the consumer wait before becoming eligible for benefits?

Q 36: Can a consumer with access to employer-based coverage get a tax credit to buy a plan through the [insert name of state exchange]?

[Guidance/Downloads/mv-calculator-final-4-11-2013.xlsm.](#)

www.cms.gov/CCIIO/Resources/Regulations-and-

<https://marketplace.cms.gov/applications-and->

Q 39: If a consumer is offered a health reimbursement arrangement, can that consumer get a tax credit to buy coverage through the exchange?

<https://www.irs.gov/newsroom/small-business-health-care-tax-credit-questions-and-answers-calculating-the-credit>

Q 58: What ACA requirements apply to large employers?

ACA REQUIREMENT TO HAVE BASIC HEALTH CARE COVERAGE (INDIVIDUAL MANDATE)

Q 59: What is the individual responsibility requirement, and does it mean consumers must maintain coverage?

www.irs.gov/Affordable-Care-Act/Individuals-and-Families/ACA-Individual-Shared-Responsibility-Provision-Minimum-Essential-Coverage

www.healthcare.gov/fees/fee-for-not-being-covered/

Q 60: Without a tax penalty, is having minimum essential coverage important?

C. In-person assistance personnel

Drafting Note:

D. Certified application counselors

Drafting Note:

ie [insert name

[report-life-changes-to-the-marketplace/](#)

www.healthcare.gov/how-do-i-

Drafting Note:

Drafting Note

Q 71: Can small employers use licensed insurance agents or brokers to buy health insurance through [insert name of state SHOP exchange]?

Q 72: May small employers use navigators to buy health insurance?

Q 73: How can an insurance agent or broker help a small employer participate the [insert name of state SHOP exchange]?

Drafting Note:

Q 76

COSTS AND ASSISTANCE WITH COSTS

Q 80: Is there cost-sharing for contraceptives?

[www.healthcare.gov/coverage/birth-control-benefits/
faqs/downloads/aca_implementation_faqs26.pdf](http://www.healthcare.gov/coverage/birth-control-benefits/faqs/downloads/aca_implementation_faqs26.pdf) [www.cms.gov/ccio/resources/fact-sheets-and-
faqs/downloads/aca_implementation_faqs26.pdf](http://www.cms.gov/ccio/resources/fact-sheets-and-faqs/downloads/aca_implementation_faqs26.pdf)

Q 81: How much do plans offered through the [insert name of state exchange] cost?

Drafting Note:

Q 84

Q 87: Is an individual who is a victim of domestic abuse and separated (but not divorced) from his or her spouse eligible for subsidies on the exchange?

Q 105: What is the federal poverty level (FPL), and why is it important in the context of health care coverage?

COMMON CONCERNS ABOUT HOW THE ACA AFFECTS CONSUMERS

<https://www.healthreformbeyondthebasics.org/sep-reference-chart/>

QUESTIONS INVOLVING SPECIAL CIRCUMSTANCES AND POPULATIONS

Q 120: What is available for consumers with chronic conditions? Does the ACA help them get better coverage?

Q 121: What options are there for consumers with children who aren't citizens or legal residents?

QUESTIONS ABOUT MLR

Q 125: What is the Medical Loss Ratio (MLR) requirement?

Q 126: What is an MLR Rebate?

Q 127: How can consumers learn if their insurer paid rebates?

www.cms.gov/CCIIO/Resources/Data-Resources/mlr.html

QUESTIONS ABOUT WHETHER A PLAN IS LEGITIMATE

Q 128: Why is this a time to be especially on guard against health insurance fraud?

STOP –