



What Does the Affordable Care Act Mean for Athletic Trainers?

The Affordable Care Act (ACA) makes a number of important health care changes, including expanding health care coverage options for Americans who currently lack health insurance. Beginning January 1, 2014, Americans will be able to have access to new and expanded health insurance coverage through health insurance exchanges and expanded Medicaid access.

- **Health Insurance Exchanges:** Every state will have a health insurance exchange, or a marketplace where individuals and small businesses will be able to purchase comprehensive health insurance coverage. Plans offered in the health insurance exchanges must cover certain essential health benefits. Premium tax credits and cost-sharing subsidies will be available to help people with limited incomes afford their health care coverage.
- Open enrollment in the health insurance exchanges will begin October 1, 2013 and will go through March 31, 2014. States are currently in the process of choosing the plans to be offered in each state. Beginning in October 2013, to find out what options are available in your state, visit [here](#).
- The Kaiser Family Foundation has developed an insurance cost and savings calculator that provides a rough estimate of how much insurance may cost in 2014. These costs are only estimates, and the amount of money any individual may pay can vary depending on where they live and other factors (like whether you smoke, your age, etc.). The calculator is available [here](#).
- **Expanded Medicaid Access:** In many states, individuals with limited incomes (those whose income is less than \$15,282 for an individual or \$31,322 for a family of four) will be able to get health care coverage through their state Medicaid Program. To find out if your state has expanded its Medicaid program, see this [map](#). To find out if you qualify for Medicaid, visit [here](#).
- Many Americans currently have health insurance through their employers. Most employers will continue to offer health insurance coverage to their employees – and certain small businesses may be eligible for tax credits to help offset some of the cost of providing health care insurance to their employees.
- If you currently have health care insurance through your employer, contact your employer to learn what plan choices may be available to you.
- If you currently have Medicare, from October 15, 2013 through December 7, 2013, you will be able to review your Medicare choices to determine if you would like to make any changes to your Medicare selections.
- Starting in September 2013, you will receive additional information from Medicare. If you have any questions, please call 1-800-MEDICARE or visit www.medicare.gov.

Most Americans will have to maintain a certain level of health insurance coverage or face a penalty. This was included as part of the ACA in order to encourage as many individuals to enroll in health insurance coverage, which helps to reduce health care costs.