



Frequently Asked Questions (FAQs) About ACA

I do not have health insurance now. When can I sign up?

Coverage offered through the health insurance exchanges will begin January 1, 2014. Open enrollment for the health insurance exchanges will begin in October 2013. Beginning in September 2013, more information will be available about specific plans offered in each area of the country. To find out about specific information for your state after October 1, 2013, please visit [here](#) for more information.

What plans will be offered in my area?

Each state will have different plans offered through the health insurance exchanges. All plans will have to provide coverage for certain “essential” health benefits.

Plan offerings will vary within a state and between different states. A plan that is offered in one state may not be offered in every state. Premiums will also vary among the plan offerings and depending on the individual (for example, plans are permitted to charge higher premiums for those who smoke). Premium tax credits and cost-sharing subsidies will be available to help people with limited incomes afford their health care coverage.

What if I already have health insurance through my employer?

Many employers will continue to offer health insurance coverage to their employees. Check with your employer to see what changes (if any) they plan to make.

I am an employer. What does the ACA mean for me?

Small employers (those with less than 25 full-time employees and pay an average annual wage of less than \$50,000) may qualify for a small business tax credit to help offset the cost of providing health insurance to their employees. If you are a small employer and think you may qualify for the tax credits, visit [here](#).

Beginning in 2015, large employers (those with over 50 full-time employees) who do not offer health insurance to their employees will face a \$2,000 penalty per full-time employee beyond the first 30 employees. More information will be available next year.

What if I have Medicare? What changes should I expect?

If you have Medicare, you are considered covered and do not need to sign up for health insurance through the health insurance exchanges; you will not be assessed a penalty for not having health insurance coverage.

Every year, people with Medicare are allowed to review their Medicare choices and make changes (like switch to a different Medicare Prescription Drug plan) if they so choose. They do not have to make any changes. The annual Medicare Open Enrollment period has not changed and will begin October 15, 2013 and end December 7, 2013.

The ACA makes significant changes to the Medicare program by providing additional preventive care benefits and slowly closing the gap in Medicare prescription drug coverage (otherwise called the “doughnut hole”).