



The Affordable Care Act
Resource Kit

Contractor Support

Julia Krieger, Campaign Consultation Inc.

Shannon McGarry, Campaign Consultation Inc.

Arthurine Walker, Campaign Consultation Inc.

Office of Minority Health, U.S. Department of Health and Human Services Reviewers

Mayra Alvarez, Office of Minority Health

Onyemaechi Nweke, Office of Minority Health

Elizabeth Perez, Office of Minority Health

Tyler White, Office of Minority Health

With guidance and input from various offices in the U.S. Department of Health and Human Services

The Affordable Care Act Resource Kit

Table of Contents

Introduction.....	3
Key Messages on the Affordable Care Act.....	3
Affordable Care Act Timeline.....	7
Take Action in Your Region, State, Tribe, and Community.....	11
Community Event to Facilitate ACA Education and Enrollment.....	11
Checklist for an ACA Education and Enrollment Event.....	13
The Affordable Care Act in Your State.....	15
In-Person Assistance Resources	16
Federal Navigator Grant Recipients	17
Affordable Care Act Resources	21
General ACA Resources	21
ACA Resources related to Racial and Ethnic Minority Groups.....	22
ACA Population-Specific Fact Sheets	24
The Affordable Care Act: Benefits for Families	25
Benefits for Veterans and Military Families.....	27
Benefits for People Living with Disabilities	28
The Affordable Care Act: Benefits for Seniors.....	29
Benefits for Small Businesses.....	31
Benefits for Young Adults	33
Benefits for Refugees & Immigrants.....	37
Index of Resources in Additional Languages	39
Resources in Arabic.....	39
Resources in Chinese	40
Resources in Creole	42
Resources in English (General)	43
Resources in Korean.....	45
Resources in Polish	47
Resources in Portuguese.....	48
Resources in Spanish	49
Resources in Russian	52
Resources in Tagalog.....	52
Resources in Vietnamese	53
Glossary of Terms	56
Bibliography	60

Introduction

The Affordable Care Act (ACA) was signed into law in March 2010. This Resource Kit has been developed to guide activities to improve opportunities for health care access and coverage under the Affordable Care Act, as part of efforts by the National Partnership for Action to End Health Disparities (NPA). This Kit highlights key changes made possible by the law and aims to assist NPA stakeholders in efforts to educate and enroll eligible community members across the nation.

The ACA Resource Kit consolidates resources that have been developed, so that this information can easily be accessed and utilized for project planning and outreach. This Kit includes:

- Key messages on the ACA
- A timeline of the changes occurring in health care access and coverage
- A state-by-state directory of Health Insurance Marketplaces
- Resources for taking action at the regional, state, tribal, and community levels.
- Information about how the ACA health insurance provisions will benefit specific population groups

Much of the information and material referenced in this Kit have been sourced from key ACA websites. For information on how to enroll in coverage, including more information on the four ways to enroll in coverage, please visit Healthcare.gov. A helpful website to learn more about implementation of the ACA is www.hhs.gov/healthcare. A key website for useful professional resources related to the ACA is marketplace.cms.gov. (Additional website information is provided in the [General ACA Resources](#) section.)

Target Audience

This Resource Kit has been developed to assist NPA partners, Regional Health Equity Councils (RHECs), and other affiliate organizations interested in conducting ACA outreach and facilitating enrollment in state-based Health Insurance Marketplaces. The Kit provides basic information and a directory of links to resources that may be referenced or distributed during conferences, trainings, project planning and community events.

Key Messages on the Affordable Care Act

What is the Affordable Care Act?

The ACA is a historic health care reform law to improve health care coverage and access while putting in place new protections for people who already have health

insurance. Under the law, health insurance coverage will become affordable and accessible for millions of people, a factor that will help reduce [health disparities](#). By 2019, it is estimated that 32 million individuals will obtain health insurance coverage as a result of the ACA.¹

The ACA affects everyone in the United States, so it is important to understand what the law means for community members that you will interact with during your education and outreach activities. This Resource Kit is designed to help you understand what the law is and how it will benefit individuals and families in your target communities.

Why is the Affordable Care Act important?

Prior to the ACA, Insurance companies could turn away the 129 million Americans with pre-existing conditions. Premiums had more than doubled over the last decade. Tens of millions were underinsured, many had coverage but were afraid of losing it, and 50 million individuals had no insurance at all.² Racial and ethnic minorities continued to lag behind in many health indicators, including prevalence of chronic illness and access to quality care.

Rising health insurance costs previously meant that fewer people could afford or access health care. From 2003-2010, the average health insurance premium for a worker with a family was approximately \$14,000 per year.³ The high cost of health insurance forced many individuals and families to choose between paying for coverage or other basic needs.



In addition to the problem of rising health care costs, many people did not have the security that health insurance is suppose to provide. Prior to the Affordable Care Act, individuals could be denied coverage because of a pre-existing condition; health insurance companies could raise costs if people were sick, making coverage unaffordable for many small businesses and individuals; and insurance companies could place lifetime limits on benefits.

The Affordable Care Act offers solutions to the problems outlined above. Essentially, the ACA ends many insurance company abuses, makes health insurance more affordable, strengthens the Medicare program, and provides better options for getting health coverage. Together, the law takes a big step forward towards eliminating health disparities.

Improvements in coverage have already been documented⁴:

- 3.1 million young adults have gained insurance through their parents' plans

- 6.1 million people with Medicare through 2012 received \$5.7 billion in prescription drug discounts
- An estimated 34 million people with Medicare received a free preventive service in 2012
- 71 million privately insured people gained improved coverage for preventive services
- 105 million individuals have had lifetime limits removed from their insurance

What are the Major Themes of the Affordable Care Act?

The Affordable Care Act:

1. **Strengthens Insurance Coverage** by generally ending discrimination based on pre-existing conditions or gender and doing away with lifetime limits on essential health benefits.
2. **Makes Health Care More Affordable** by offering eligible individuals new tax credits to lower premiums, reduced cost-sharing, and better access to Medicaid and the Children’s Health Insurance Program (CHIP).
3. **Strengthens the Medicare Program** by eliminating cost-sharing for most preventive services, adding an Annual Wellness Visit, and lowering beneficiaries’ prescription drug costs when they hit the prescription drug coverage gap known as the “[donut hole](#).”
4. **Expands Access to Coverage and Care** for uninsured and underinsured individuals, including people with low or no incomes, people who live in medically underserved areas, people in rural communities, and youth.

How does the ACA link to health disparities?

The Affordable Care Act not only includes provisions related broadly to health insurance coverage, health insurance reform, and access to care, but also provisions related to disparities reduction, data collection and reporting, quality improvement, and prevention. The Affordable Care Act will also reduce health disparities by investing in prevention and wellness, and giving individuals and families more control over their own care.

Additionally, the ACA includes provisions for the following⁵⁶:

- **Expanding coverage and access to care** by expanding community health center programs, supporting a Maternal, Infant, and Early Childhood Visitation program, and introducing health insurance marketplaces which will help individuals select and enroll in high-quality, affordable private health plans,. The communities that will benefit from these services are currently underinsured or uninsured, and face challenges including poverty and unemployment.
- **Extending the application of existing federal civil rights laws** prohibiting discrimination on the basis of race, color or national origin, gender, disability or age. This pertains to any health program or activity receiving federal assistance, administered by an executive agency, or established under Title 1 of the Affordable Care Act or its amendments.

- **Strengthening federal data collection efforts** by requiring that all federally-funded programs collect data on race, ethnicity, primary language, disability status and gender in an effort to obtain accurate information about the health status of minority groups.
- **Professional training for racial and ethnic minorities**, including support for programs that will recruit and train community health workers, with an emphasis on providing education and outreach in racially/ethnically diverse communities, through Health Professional Opportunity Grants and the National Health Service Corps.
- **Increasing emphasis on preventive care** for all populations, including racial and ethnic minorities, to reduce the occurrence of preventable health conditions.
- **Authorizing promotion of Community Health Workers and Promotores** uniquely skilled in providing culturally and linguistically appropriate services, particularly in diverse, underserved areas. Community health workers can play a critical role in providing enrollment assistance to racial and ethnic minorities.
- **Establishing individual Offices of Minority Health within key federal agencies**—such as the Centers for Disease Control and Prevention (CDC), the Agency for Healthcare Research and Quality (AHRQ), the Food and Drug Administration (FDA), and others.
- **Authorizing Community Transformation Grants** to state and local government agencies, tribes and territories, and national and community-based organizations. These grants will implement, evaluate, and disseminate evidence-based community preventive health activities to address health disparities.

How can consumers protect themselves from fraud in the health insurance marketplace?

Consumers can take some simple steps to protect against fraud, including:

- Be informed; Ask questions and verify the answers that you get
- Protect your private health care and financial information
- Report anything suspicious to the Health Insurance Marketplace Consumer Call Center at 1-800-318-2596

Fact sheets have been developed to educate consumers against fraud:

- **English** (<http://marketplace.cms.gov/getofficialresources/publications-and-articles/protect-yourself-from-fraud-in-health-insurance-marketplace.pdf>)
- **Spanish** (<http://marketplace.cms.gov/getofficialresources/publications-and-articles/protect-yourself-from-fraud-in-health-insurance-marketplace-spanish.pdf>)

Affordable Care Act Timeline

The Affordable Care Act became law in March 2010. Major Affordable Care Act changes have been and will continue to be implemented over a few years, with most of the changes becoming effective by or in 2014. Use this timeline^{vii} to learn these changes.

[Click on the year to find out what is happening](#)



2010

- Health plans cover more preventive care. Certain health screenings and tests, including screenings for certain cancers, diabetes and heart disease are now covered if they are recommended for you.
- Health plans can't drop your coverage if you get sick.
- Health plans will cover your children on your family plan, up to age 26.
- Health plans can't put dollar limits on how much they'll pay for your medical bills over your lifetime for essential health benefits, and must start phasing out annual dollar limits on your essential health benefits.
- Children up to age 19 can't be turned down for health coverage because of a pre-existing condition.
- Health plans can no longer retroactively cancel your coverage because you made a mistake on your insurance application.
- Private Insurance plans have to tell you why a claim has been denied and let you know how you can dispute their decision if you are so inclined.
- Small businesses with low-wage workers can qualify for a tax credit for up to 35 percent of their cost for health coverage.
- The Consumer Assistance Program in many states begins to offer direct help with health insurance issues.
- Community Health Centers provide low-cost care for individuals and families.
- Temporary health insurance coverage is made available to uninsured people with pre-existing conditions.

2011

- Medicare covers more preventive care health screenings and tests as well as free annual check-ups for beneficiaries.
- The Medicare Part D prescription drug donut hole begins to close, with deeper discounts on your drugs each year. The discount in 2011 is 50 percent for brand-name drugs and 7 percent for generic drugs.
- The 80/20 Rule applies to plans sold to individuals and small employers. It generally requires insurance companies to spend at least 80% of the money they collect in premiums on your health care and quality improvement activities instead of administrative, overhead, and marketing costs (the rule for plans sold to large employers is that 85% of the premiums must be spent on benefits and quality improvement). If your insurance company doesn't meet these requirements, it must provide a rebate to you.
- Rate Review helps protect you from unreasonable rate increases. Insurance companies must now publicly justify any rate increase of 10% or more before raising your premium. This does not apply to grandfathered plans.

2012

- The Medicare Part D prescription drug donut hole continues to close, with even greater discounts. The discount in 2012 is 50 percent for brand-name drugs and 14 percent for generic drugs.
- Many health plans must cover certain preventive services for women without charging a co-payment.
- All insurance companies and group health plans must provide consumers with a short, plain-language Summary of Benefits and Coverage and a Uniform Glossary of terms used in health coverage and medical care. This information allows for “apples-to-apples” comparisons between plans.

2013

- The Medicare Part D prescription drug donut hole continues to close, with even greater discounts. The discount in 2013 is 52.5 percent for brand-name drugs and 21 percent for generic drugs.
- The Health Insurance Marketplaces open for enrollment October 1, allowing people to compare health plans, get questions answered, and enroll in plans for coverage that will begin as early as January 1, 2014.

2014

- Coverage begins in the Health Insurance Marketplace on January 1, 2014.
- 2014 open enrollment for individual market plans offered through the Health Insurance Marketplace ends on March 31, 2014 except among those with qualifying life events. For coverage taking effect in 2015, there will be a two-month open enrollment period beginning in the late Fall for most individuals who do not receive coverage from their employer.
- The Medicare Part D prescription drug donut hole continues to close, with even greater discounts. The discount in 2014 is 52.5 percent for brand-name drugs and 28 percent for generic drugs.
- There are now new ways for families and small businesses to shop for coverage in the Health Insurance Marketplaces. There also will be financial help through the marketplaces to pay for coverage for low- and moderate-income families.
- Health plans in the individual and small group markets can't charge you more based on your health status or gender.
- States now have the choice to expand their Medicaid program to cover more people with limited incomes.
- Insurance companies cannot refuse to sell coverage because of a pre-existing condition.
- Most people have a responsibility requirement to have health coverage. If they don't, they may have to pay a penalty. There are exemptions to this requirement: <https://www.healthcare.gov/exemptions/>.
- Coverage through the [Small Business Health Options Program \(SHOP\)](#) marketplace starts as early as January 1, 2014 . After this initial enrollment period, you may enroll in SHOP on a monthly basis, with a deadline of the 15th of the current month for coverage to be effective on the 1st of the following month. For more information, go to: www.healthcare.gov/how-do-i-apply-for-coverage-in-the-shop-marketplace/
- The small business tax credit increases to cover up to 50 percent of the employer's cost of coverage for those enrolled in SHOP. There is up to a 35 percent credit for small non-profit organizations.

2015 and Beyond

- There will be annual two month open enrollment period for the individual market beginning in the late Fall, except among those with qualifying life events.¹
- In 2015, the Employer Shared Responsibility Payment will begin applying to large employers who don't offer insurance that meets certain minimum standards.
- Medicare bonus payments will go into effect for doctors who provide high-quality care under the Medicare Physician Quality Reporting System.
- Starting in 2016, all SHOPs will be open to employers with up to 100 full-time employees.
- The prescription drug donut hole will close completely in 2020.

¹ The proposed 2015 payment notice rule would make this period November 15, 2014-January 15, 2015 (proposed 45 CFR 155.410(e)(1)) (78 FR 72388).

Take Action in Your Region, State, Tribe, and Community

NPA Partners, RHECs, and other affiliate organizations may consider conducting a community event to facilitate ACA education and enrollment, in order to promote enrollment among underinsured populations within the communities covered in the region. RHECs can help communities learn about the important features of the new health care law, and how community members will be able to enroll in Health Insurance Marketplaces.

The outline below is intended to provide guidance to RHECs conducting a community event.

Community Event to Facilitate ACA Education and Enrollment

Purpose of Outreach Activity: Increase enrollment of uninsured or underinsured populations within each HHS Region.

Key Objectives of Outreach Activity

1. Educate target populations about the health insurance benefits under the ACA available in their locality and/or
2. Provide or enable access to Navigators or other suitably trained personnel who can facilitate enrollment of target populations in the Marketplace.

Proposed Structure of Model Outreach Activity

1. **Type:** A community- or county-wide event or an event involving two or more communities in a given area.
2. **Recommended Duration:** 1 day (8 hours)
3. **Time for event:** Work with community organizations to determine best time to access a critical mass of the target population.
4. **Possible Locations for event:**
 - Places of worship (e.g. church, mosque, temple)
 - Schools
 - Community-based organizations
 - Colleges and universities
 - Community or recreation center
 - Libraries
 - Mobile truck

5. Who should be on site? *Depending on model modifications:*

- Community Educators to educate people about the new health insurance law and its benefits
- Insurance providers and enrollment agents (if not available, provide website information or phone numbers to state or federally-facilitated Marketplace to facilitate enrollment)
- Navigators to help with form completion
- Health Department representatives
- Local community organizations and leaders
- Interpreters (depending on cultural and linguistic needs of target population)

6. What materials are needed?

- Pamphlets, fact sheets, or fliers on the new health care law, its benefits, assistance available to those who cannot afford insurance, and penalties for non-enrollment, translated as necessary (See the [Affordable Care Act Resources Section](#) in this document)
- Enrollment information packets from each insurance provider in relevant languages for each target audience. Packets should be clear on benefits of each plan, cost, co-pay, etc.

Key Activities

1. Identify your target audience
2. Identify locations:
 - Where target populations are located in a community, state, tribe, or region
 - Pilot communities
 - Specific locations for events
3. Work with event location to set dates and times for the event
4. Identify and recruit community partners for each event:
 - Define specific desired contributions from each partner
 - The RHEC, the Office of Minority Health, and the Centers for Medicare and Medicaid Services can each conduct outreach to their partners
5. Form a committee that includes community partners from target communities
6. Meet with community partners to determine best approach to hosting event and reaching audience.
7. Develop work plan/strategy and [checklist](#) for each community event

8. Promote the event(s)
9. Implement the event(s)
10. Evaluate the event(s)

Potential Partners and their contributions

- Faith-based organizations can provide locations to host events and access to their constituencies.
- Translation agents can be identified to help translate materials into other languages, and interpreters can provide on-site support.
- Insurance companies can provide enrollment experts/personnel to speak about insurance options and get people enrolled.
- Health departments and [State Offices of Minority Health](#) may have information about uninsured populations, Marketplaces, and may also provide speakers.
- [State Offices of Minority Health](#) may have information about uninsured populations and also may have a distribution mechanism for sharing information about the community event.
- Grassroots or Community Based Organizations working on environmental issues may have access to target populations because they already provide other services to these groups, will generally have an outreach mechanism, and may also provide space for events.
- Minority health and environmental justice leaders may serve as speakers at community events about minority health issues and the new health care law, and also may have an outreach mechanism to reach target audiences.
- Community Health Centers can assist with outreach to their uninsured and underinsured clients.
- Community Relations Departments of private hospitals may also be able to assist with outreach and awareness efforts.

Checklist for an ACA Education and Enrollment Event

Before event:

- Consider partners that: have credibility with the target population; can reach large numbers of people from the target population; have adequate facilities that can be used for the events; can contribute human, financial, or in-kind resources, or already are conducting outreach, education, and enrollment activities and are willing to pool their resources and marketing strategies.
- Identify and confirm locations that are convenient, accessible, and familiar to target population.

- Ensure that time/date of event is convenient for target population.
- Determine the cultural and linguistic needs of target population.
- Translate event materials.
- Arrange for interpreters to be on-site.
- Determine the set-up for the location and signs to direct the flow of traffic (e.g., registration desk, information desks, enrollment booths, completion of evaluation form upon exit).
- Engage trained volunteers, Navigators, and representatives from health plans to be on-site.
- Create signs (multilingual if necessary) and badges for on-site staff.
- Ensure an adequate number of copies of materials, including event evaluation forms.
- Create descriptions of each person's role and responsibilities when on-site.
- Conduct one to two orientations for on-site staff.
- Consult with the NPA evaluation team on how to document the impact of your outreach efforts.
- Conduct a "walk-through" of the location at least one day before the event.

On-site:

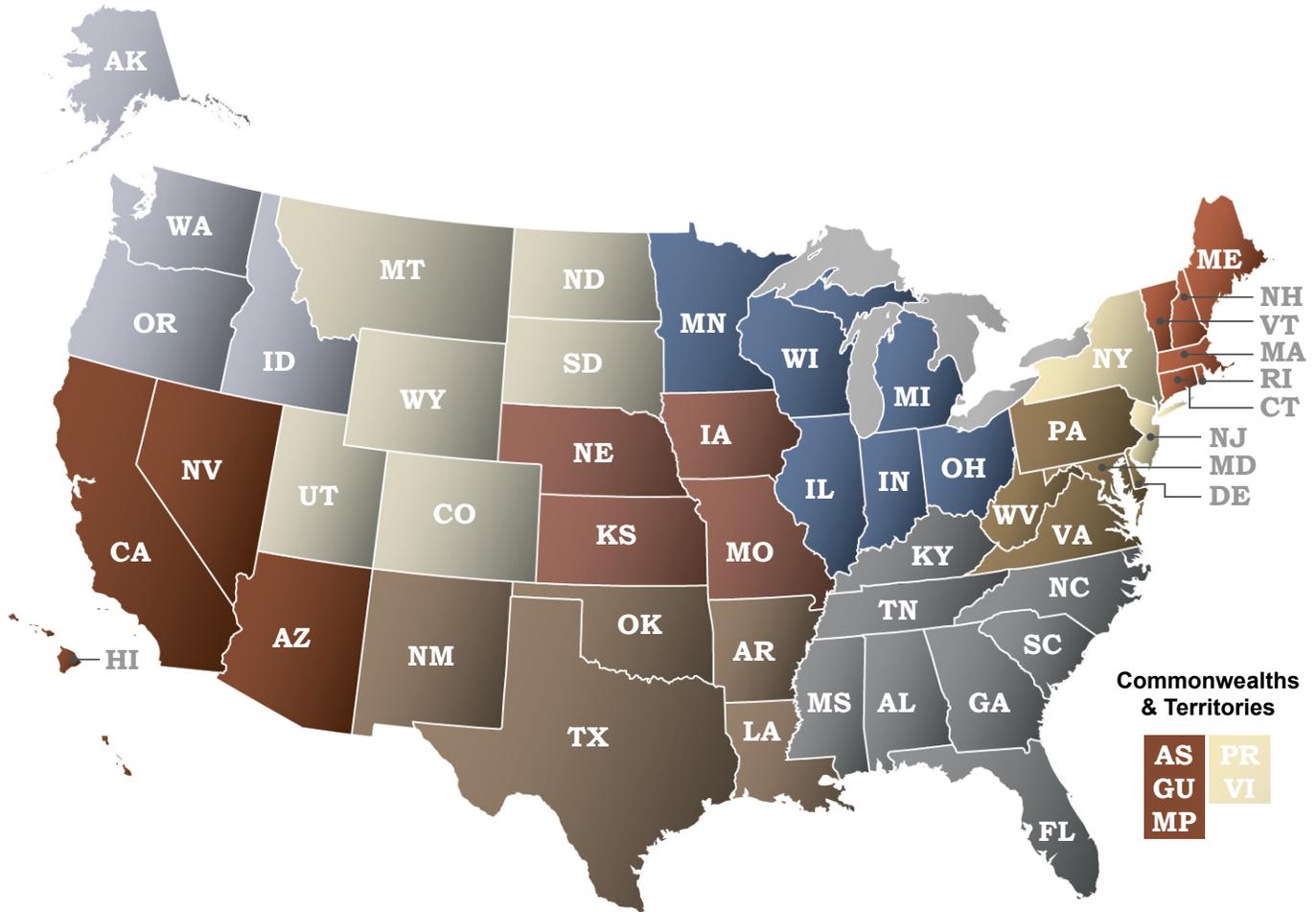
- Make sure every person working/volunteering at the event has a badge with their name and role.
- Put up the signs.
- Have clipboards with event evaluation forms and pencils available.
- Make sure self-addressed Fedex packet is available for mailing completed evaluation forms to the NPA Evaluation Team.

After the event:

- Distribute and collect the completed partner questionnaires.
- Send the completed questionnaires to the NPA Evaluation Team using the self-addressed Fedex packet and label.

The Affordable Care Act in Your State

While some states are implementing state-based Health Insurance Marketplaces, others are participating in federally-facilitated Marketplaces under the Affordable Care Act. Consumers can learn about coverage options, compare insurance options and enroll in available health insurance plans through these Marketplaces. For a comprehensive look at the Health Insurance Marketplace in your state, **click on your state's abbreviation** below to be taken to a website with more information.



Regional Health Equity Council Legend

- Region I
- Region II
- Region III
- Region IV
- Region V
- Region VI
- Region VII
- Region VIII
- Region IX
- Region X

* The Federated States of Micronesia, Republic of the Marshall Islands and Republic of Palau are not on this map because they will not operate a Consumer Assistance Program under the ACA.

In-Person Assistance Resources

No matter what state they live in, consumers will be able to get live in-person help as they go through the process of applying for and choosing new coverage options in the Marketplace.

Individuals can help provide that assistance in a variety of roles. They can become Navigators, non-Navigator assistance personnel, or certified application counselors. In addition, agents and brokers, and in some cases, insurance company personnel can also help consumers enroll in new coverage options. Consumers can find local help online at: localhelp.healthcare.gov

Below is a description of the activities, required training, and funding for several types of consumer assistance⁸:

Navigators: Navigators will have a vital role in helping consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace. This includes steps to help consumers find out if they qualify for insurance affordability programs (including a premium tax credit, cost-sharing reductions, Medicaid and/or the Children’s Health Insurance Program), and if they’re eligible, to get enrolled. Navigators will also provide outreach and education to consumers to raise awareness about the Marketplace, and will refer consumers to ombudsmen and other consumer assistance programs when necessary. Navigators can play a role in all types of Marketplaces. They’ll be funded through state and federal grant programs, and must complete comprehensive training.

Non-Navigator assistance personnel: Non-Navigator assistance personnel (also known as in-person assistance personnel) will perform generally the same functions as Navigators but will exist in either a State-based Marketplace or a State Partnership Marketplace. Though they perform the same functions as Navigators, non-Navigator assistance personnel will be funded through separate grants or contracts. They must also complete comprehensive training.

Certified application counselors: The Federally-facilitated Marketplace will designate organizations to certify application counselors who perform many of the same functions as Navigators and non-Navigator assistance personnel—including educating consumers and helping them complete an application for coverage. Organizations can apply to be CAC designated organizations or get more information at <http://marketplace.cms.gov/>.

A State-based Marketplace may choose to certify application counselors directly rather than designate organizations to do so. Certified application counselors and CAC designated organizations won’t receive new federal grant money through the Marketplace. The counselors and organizations could, however, receive federal funding through other grant programs or Medicaid to help support their consumer assistance and enrollment activities. Examples of possible certified application counselors include staff at community health centers, hospitals, other health care providers, or social

service agencies. In states that already have their own certification programs, staff at consumer non-profit organizations may also be certified as application counselors by CAC designated organizations. All certified application counselors are required to complete comprehensive training.

Issuer Application Assistors⁹: An Exchange, to the extent permitted by State law, may permit issuer application assistors to assist people in the individual market with applying for a determination or redetermination of eligibility for coverage through the Exchange and insurance affordability programs, provided that such issuer application assistors meet the requirements set forth in § 156.1230(a)(2) of this subchapter.

Champions for Coverage: Organizations who want to help educate, but not assist with enrollment, may register as Champions for Coverage. To apply to become a Champion for Coverage, supporting outreach for the insurance marketplace, visit <http://marketplace.cms.gov/help-us/champion-apply.html>; and see a list of the current Champions for Coverage at <http://marketplace.cms.gov/help-us/champions-for-coverage-list.pdf>.

Agents and Brokers: To the extent permitted by a state and if all Marketplace requirements are met, licensed health insurance agents and brokers may enroll individuals, small employers, and employees in coverage through the Marketplace. Agents and brokers will be compensated by the issuer or by the consumer to the extent permitted under state law. Federal and state training and certification requirements will apply to agents and brokers who enroll or assist consumers in the Marketplace.

Federal Navigator Grant Recipients

The U.S. Department of Health and Human Services awarded grants to Navigator organizations in local communities in Federally-facilitated and State Partnership marketplaces. The matrix below depicts the recipients of these Navigator grants. The matrix is organized by state and provides links to navigator grant recipient websites where applicable. Recipients marked with an asterisk (*) are operating in more than one state.

State	Navigator Grant Recipient
Alabama	Ascension Health
	AIDS Alabama, Inc.
	Tombigbee Healthcare Authority
Alaska	Alaska Native Tribal Health Consortium
	United Way Anchorage
Arizona	Arizona Association of Community Health Centers
	Arizona Board of Regents, University of Arizona
	Greater Phoenix Urban League, Inc.
	Campesinos Sin Fronteras, Inc.
Arkansas	Southern United Neighborhoods*
	University of Arkansas
Delaware	Chatman, LLC
Florida	University of South Florida

State	Navigator Grant Recipient
Florida	Epilepsy Foundation of Florida
	Advanced Patient Advocacy, LLC*
	Legal Aid Society of Palm Beach County, Inc.
	Pinellas County Board of County Commissioners
	National Hispanic Council on Aging*
	Public Health Trust of Miami Dade County dba Jackson Health System²
	Mental Health America
Georgia	Structured Employment Economic Development Corporation*
	University of Georgia
Illinois	Genesis Health System*
	Sinai Health System
	DuPage County Health Department
	Southern Illinois Healthcare Foundation
	A Safe Haven Foundation
	Mercy Hospital and Medical Center
	The Puerto Rican Cultural Center, Inc.
	Illinois College of Optometry
	VNA Health Care
	The East Los Angeles Community Union
	National Council of Urban Indian Health*
	SER-Jobs for Progress National, Inc.²
Indiana	Affiliated Service Providers of Indiana, Inc.
	Plus One Enterprises, LTD, LLC
	Health and Hospital Corporation of Marion County
	United Way Worldwide
Iowa	Genesis Health System
	Visiting Nurse Services of Iowa
	Planned Parenthood of the Heartland
Kansas	Advanced Patient Advocacy, LLC*
	Ascension Health*
	Kansas Association for the Medically Underserved
Louisiana	Southern United Neighborhoods*
	Martin Luther King Health Center, Inc.
	Southwest Louisiana Area Health Education Center
	Capital Area Agency on Aging, District II, Inc.
Maine	Western Maine Community Action
	Fishing Partnership Health Plan
Michigan	Community Bridges Management Inc.
	Arab Community Center for Economic & Social Services
	American Indian Health & Family Services of SE Michigan, Inc.
	Michigan Consumers for Healthcare
Mississippi	Oak Hill Missionary Baptist Church Ministries²
	University of Mississippi Medical Center
Missouri	Primaris Healthcare Business Solutions

² No website found. See <https://localhelp.healthcare.gov> for contact information.

State	Navigator Grant Recipient
Missouri	Missouri Alliance of Area Agencies on Aging
Montana	Intermountain Planned Parenthood, Inc. DBA Planned Parenthood
	Montana Primary Care Association, Inc.
	Rural Health Development DBA Montana Health Network³
Nebraska	Community Action of Nebraska, Inc.
	Ponca Tribe of Nebraska
New Hampshire	Bi-State Primary Care Association
	Planned Parenthood of Northern New England
New Jersey	Center For Family Services, Inc.
	Wendy Sykes - Orange ACA Navigator Project
	The Urban League of Hudson County
	Public Health Solutions
	FoodBank of Monmouth and Ocean Counties, Inc.
North Carolina	Randolph Hospital, Incorporated
	Mountain Projects, Inc.
	North Carolina Community Care Networks
	Alcohol/Drug Council of North Carolina
North Dakota	Great Plains Tribal Chairmen's Health Board
	Minot State University - North Dakota Center for Persons with Disabilities
Ohio	Ohio Association of Foodbanks
	Helping Hands Community Outreach Center³
	Neighborhood Health Association
Oklahoma	Latino Community Development Agency
	Oklahoma Community Health Centers, Inc.
	Little Dixie Community Action Agency, Inc.
Pennsylvania	Resources for Human Development, Inc.
	Pennsylvania Association of Community Health Centers
	Pennsylvania Mental Health Consumers' Association
	Mental Health America
South Carolina	DECO Recovery Management, LLC
	The Cooperative Ministry
	Beaufort County Black Chamber of Commerce
South Dakota	South Dakota Community Action Partnership
	Great Plains Tribal Chairmen's Health Board
Tennessee	Structured Employment Economic Development Corporation*
	Tennessee Primary Care Association
Texas	United Way of Metropolitan Tarrant County
	Migrant Health Promotion, Inc.
	National Hispanic Council on Aging*
	Change Happens
	United Way of El Paso County
	Southern United Neighborhoods*
	East Texas Behavioral Healthcare Network (ETBHN)
National Urban League	

³ No website found. See <https://localhelp.healthcare.gov> for contact information.

State	Navigator Grant Recipient
Utah	Utah Health Policy Project
	Utah AIDS Foundation
	National Council of Urban Indian Health*
Virginia	Virginia Poverty Law Center, Inc.
	Advanced Patient Advocacy, LLC*
West Virginia	Advanced Patient Advocacy, LLC*
	National Healthy Start Association
	TSG Consulting, LLC.⁴
Wisconsin	Partners for Community Development, Inc.
	Northwest Wisconsin Concentrated Employment Program, Inc.
	Legal Action of Wisconsin, Inc. / SeniorLAW
	National Council of Urban Indian Health*
	National Healthy Start Association
	R&B Receivables Management Corporation DBA, R&B Solutions
Wyoming	Memorial Hospital of Laramie County, DBA Cheyenne Regional
	Wyoming Senior Citizens, Inc.

⁴ No website found. See <https://localhelp.healthcare.gov> for contact information.

Affordable Care Act Resources

The Affordable Care Act provides patients with better consumer protections, additional coverage options, and more affordable care. In this section, you can find resources that will help you understand how the ACA will meet your needs.

General ACA Resources

The best place for **consumers** to locate a variety of online resources on the ACA is HealthCare.gov. Healthcare.gov has an “Español” button on the top right-hand corner of the screen that can be clicked to view the entire site in Spanish. This website includes:

- A [personalized list](#) of health insurance coverage options, tailored content, and a checklist to help consumers get ready
- Easy-to-understand [answers to the most common questions](#) about the ACA
- A phone number that can be dialed to get Marketplace questions answered by a customer service representative: 1-800-318-2596 (TTY: 1-855-889-4325)
- Online chat, also available 24/7. Consumers will be connected to a customer service representative who can answer questions in an online conversation
- Consumers can use this site to [apply, compare plans, and enroll](#). In addition to the Healthcare.gov site, consumers can enroll [paper application form](#), or by calling 1-800-318-2596 to receive assistance in 150 languages.

The best online resource for **health care professionals** to find the latest ACA resources is the Centers for Medicare and Medicaid Services website (<http://marketplace.cms.gov/>). This website includes:

- A list of resources to help professionals assist individuals and families with the Marketplace:
 - [Publications & Articles](#)
 - [Multimedia](#)
 - [Widgets & Badges](#)
 - [Logos, Graphics & Infographics](#)
 - [Spanish Materials](#)
 - [Other Languages](#)
 - [Other Partner Resources](#)
- [Answers to frequently asked questions](#) about the Marketplace Exchanges
- Opportunities to explore the [latest research](#)
- [Data on the number of estimated eligible uninsured people](#) by demographic status, sorted by state and county.

One online resource specifically for **American Indian and Alaska Native Tribes** is tribalhealthcare.org. This website includes resources for individual consumers, health

directors, tribal employers, and tribal governments. The tribalhealthcare.org website includes:

- A customized [implementation timeline](#) for the American Indian and Alaska Native (AI/AN) community.
- [Resources for individuals and employers](#) explaining insurance rights and protections for the AI/AN community.
- A [glossary of key terms](#) related to the Indian Health Care Improvement Act and the ACA.
- [State-by-state information](#) about the insurance marketplace and Medicaid expansion with a key indicating states with federally recognized tribes.

ACA Resources related to Racial and Ethnic Minority Groups

It is important for all ACA education and enrollment activities to adopt culturally and linguistically competent approaches. To this end, the enhanced National Standards for Culturally and Linguistically Appropriate Services (CLAS) in Health and Health Care (www.thinkculturalhealth.hhs.gov) are an important resource for health and health care organizations.

Additional ACA tools and resources have been developed to explain how the new healthcare law affects racial and ethnic minority groups. Population-specific resources for racial and ethnic minority groups may be found on [The Department of Health and Human Services](#) and [Health Reform in Action](#) websites (Health Reform in Action is the White House’s official website on the Affordable Care Act). For a directory of these resources, please refer to the matrix below:⁵

Population	Description of Resource	Website Address
American Indians and Alaskan Natives	Fact Sheets	<ul style="list-style-type: none"> • http://www.hhs.gov/healthcare/facts/factsheets/2011/03/americanindianhealth03212011a.html • http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-08/ACA-factsheet-Means-to-Native%20Americans-82613.pdf
	PowerPoint	<ul style="list-style-type: none"> • https://www.dropbox.com/s/uh5eygez7tob5kh/ACA101_7.25.13.ppt
	Issue Brief	<ul style="list-style-type: none"> • http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_ai_an.pdf

⁵ Reference to these web pages is made solely to provide examples of informational resources and should not be construed as an endorsement of these organizations, their programs or activities.

Population	Description of Resource	Website Address
	Press Release	<ul style="list-style-type: none"> • http://www.ihs.gov/newsroom/pressreleases/2013pressreleases/ihspreparesforacaimplementation/
	Blog Post	<ul style="list-style-type: none"> • http://www.hhs.gov/healthcare/facts/blog/2013/08/american-indian-alaska-native.html
African Americans	Fact Sheet	<ul style="list-style-type: none"> • http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-08/aca-factsheet-african-americans-8513.pdf
	Issue Briefs	<ul style="list-style-type: none"> • http://aspe.hhs.gov/health/reports/2012/ACA&African-Americans/rb.shtml • http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_african_americans_factsheet_0.pdf
Hispanic/Latinos	Fact Sheet	<ul style="list-style-type: none"> • http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-08/aca-factsheet-hispanics-72513.pdf
	Issue Briefs (English)	<ul style="list-style-type: none"> • http://aspe.hhs.gov/health/reports/2012/ACA&Latinos/rb.shtml • http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_latinos_fact_sheet_0.pdf
	Issue Brief (Spanish)	<ul style="list-style-type: none"> • http://aspe.hhs.gov/health/reports/2012/ACA&Latinos-ES/rb.shtml
Asian Americans and Pacific Islanders	Issue Brief	<ul style="list-style-type: none"> • http://aspe.hhs.gov/health/reports/2012/ACA&AsianAmericans&PacificIslanders/rb.shtml • http://www.whitehouse.gov/sites/default/files/docs/the_aca_helps_aapis_fact_sheet.pdf

ACA Population-Specific Fact Sheets

The ACA impacts all individuals and families living in the United States, including:

- Families With Children
- Veterans and Military Families
- People With Disabilities
- Seniors
- Small Businesses
- Young Adults
- Women
- Refugees and Immigrants

The fact sheets listed on the following pages give a background on the ACA's impact on each population group and list online tools and resources that can be accessed to learn more.



The Affordable Care Act: Benefits for Families

Background

The Affordable Care Act (ACA) will expand affordable health insurance options and give families more control over their health care. Under the ACA, insurers can no longer refuse to sell insurance coverage for children aged 18 or younger due to pre-existing conditions.

Additionally, parents can generally keep children on health insurance plans until they are age 26, as long as their plans cover dependent care. Children may also be eligible for Medicaid or the Children's Health Insurance Program (CHIP) through the state.

Many health insurance companies previously instituted a dollar limit for lifetime care, which affected individuals with chronic illnesses and cancer and brought financial hardship upon numerous families. Under the ACA, lifetime dollar limits on essential health benefits are eliminated so that people receive coverage regardless of their health status.



Resources

The directory below outlines tools and resources that can help families understand how the Affordable Care Act will affect them:

Resource Site	Description of Resource	Website Address
HealthCare.gov	The HealthCare.gov website provides a comprehensive <i>summary</i> of the Affordable Care Act, including resource links to help individuals and their families find low cost coverage.	www.healthcare.gov/families
The Kaiser Family Foundation	The Kaiser Family Foundation has developed a short <i>video</i> that uses cartoons to explain the changes that will or already affect all individuals living in the United States as a result of the Affordable Care Act.	http://kff.org/health-reform/video/youtoons-obamacare-video/

Resource Site	Description of Resource	Website Address
The Department of Health and Human Services (HHS)	<p>The HHS website includes several resources, including:</p> <ul style="list-style-type: none"> • A <i>PowerPoint presentation</i> that reviews the top five things that families with children should know about the Affordable Care Act. • An <i>issue brief</i> about the expansion of CHIP through the Affordable Care Act. 	<p>http://www.hhs.gov/ieaca/resources/children.ppt</p> <p>http://aspe.hhs.gov/health/reports/2011/CHIPRA/ib.shtml</p>
FamiliesUSA	<p>This nonprofit organization's website offers resources that illustrate the benefits of the ACA to families, including:</p> <ul style="list-style-type: none"> • A <i>state-by state guide</i> that illustrates how the Affordable Care Act helps families in all 50 states. • A report that assesses the bottom-line impact of the Affordable Care Act on family budgets throughout the United States. 	<p>http://www.familiesusa.org/resources/publications/reports/health-reform/helping-families-states.html</p> <p>http://familiesusa2.org/assets/pdfs/health-reform/helping-families/National-Report.pdf</p>
Health Reform in Action	<p>The White House's official website on the Affordable Care Act presents a wide array of useful resources on the Affordable Care Act and how the health care reform law benefits families, including:</p> <ul style="list-style-type: none"> • An <i>issue brief</i> on the ACA and American families. • An <i>issue brief</i> about healthcare reform for children. 	<p>http://www.whitehouse.gov/files/documents/health_reform_for_american_families.pdf</p> <p>http://www.whitehouse.gov/files/documents/health_reform_for_children.pdf</p>

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSSstrategy>

Support a nation free of disparities
in health and healthcare.





The Affordable Care Act: Benefits for Veterans and Military Families

Background

The Affordable Care Act (ACA) will not affect the type or quality of coverage for Active Duty Service Members, Veterans, or their families if they are currently enrolled in TRICARE or the Veterans health care program. These programs offer health coverage that meets the standards set by the Affordable Care Act, so no additional steps are needed. The Affordable Care Act will not change TRICARE or Veterans health care program benefits or out-of-pocket costs.

Beginning on October 1, 2013, Veterans and their family members who are not enrolled in VA health care programs may use the Health Insurance Marketplace to secure coverage under the ACA. Under the new healthcare law, these family members may be eligible for lower monthly and out-of-pocket costs, and free or low-cost coverage through Medicaid or the Children’s Health Insurance Program (CHIP).



Resources

The following table outlines available resources to help Veterans and Military Families learn how the Affordable Care act will affect them:

Resource Site	Description of Resource	Website Address
The U.S. Department of Veterans Affairs	The official website of the U.S. Department of Veterans Affairs includes a <i>summary</i> of the ACA’s implications for Veterans and the families of Veterans.	http://www.va.gov/health/aca/
HealthCare.gov	The HealthCare.gov website provides a comprehensive <i>summary</i> of ACA benefits and protections for military veterans.	https://www.healthcare.gov/if-im-a-military-veteran-what-do-i-need-to-know-about-the-marketplace/
Health Reform in Action	The White House’s official website on the Affordable Care Act provides an <i>issue brief</i> on the health care reform law benefits for veterans.	http://www.whitehouse.gov/sites/default/files/rss_viewer/health_reform_for_veterans.pdf

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSSstrategy>

Support a nation free of disparities in health and healthcare.





The Affordable Care Act: Benefits for People Living with Disabilities

Background

The Affordable Care Act (ACA) expands affordable health insurance options for individuals living with disabilities by offering new coverage options and affordable long-term care. Under the new law, most insurance plans can no longer refuse to sell coverage or charge more because of an individual’s disability or [pre-existing health condition](#). State Medicaid programs also will be able to offer additional services to help those who need long-term care at home and in the community.



The ACA expands the [Medicaid](#) program to more individuals, including people with disabilities. Medicaid covers many people with disabilities and some adults under age 65 with modest incomes. Besides free or low-cost coverage through Medicaid, people living with disabilities also may be able to [save money on their monthly premiums](#) or [out-of-pocket costs](#) for private insurance.

Resources

The following table outlines available resources to help people living with disabilities learn how the Affordable Care act will affect them:

Resource Site	Description of Resource	Website Address
HealthCare.gov	The HealthCare.gov website provides a comprehensive <i>summary</i> of ACA benefits and protections for people with disabilities.	https://www.healthcare.gov/how-does-the-affordable-care-act-affect-me/#question=people-with-disabilities
The Department of Health and Human Services (HHS)	The HHS website includes a <i>brochure</i> on the Top Five Things to Know for People with Disabilities and Serious Health Conditions.	http://www.hhs.gov/iea/acaresources/brochures/people-with-disabilities-top5.pdf
Health Reform in Action	The White House’s official website on the Affordable Care Act provides an <i>issue brief</i> on the health care reform law benefits for people living with disabilities.	http://www.whitehouse.gov/sites/default/files/rss_viewer/health_reform_for_americans_with_disabilities.pdf
The Commonwealth Fund	The Commonwealth Fund has published an <i>issue brief</i> on the ways in which the Affordable Care Act will impact people with disabilities.	http://www.commonwealthfund.org/Publications/Issue-Briefs/2011/Mar/Essential-Health-Benefits-Provisions.aspx

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSStrategy>

Support a nation free of disparities in health and healthcare.



NATIONAL PARTNERSHIP FOR ACTION



The Affordable Care Act: Benefits for Seniors

Background

The Affordable Care Act (ACA) strengthens coverage for seniors. Many provisions of the ACA are aimed at strengthening [Medicare](#), and helping seniors to take greater charge of their health. Those insured under [Medicare](#) who are in the prescription drug “donut hole” will receive a discount on prescription drugs when purchasing brand-name and generic prescription drugs. [The donut hole will be closed completely by 2020.](#)



The ACA waives coinsurance and the Part B deductible for many important preventive services such as screening colonoscopies and mammograms, and creates a new benefit for Annual Wellness Visits. The expansion of [Medicaid](#) also will benefit low-income seniors on a state-by-state basis.

Resources

The directory below outlines tools and resources to help seniors understand how the Affordable Care Act will affect them:

Resource Site	Description of Resource	Website Address
HealthCare.gov	The HealthCare.gov website provides a comprehensive <i>summary</i> of ACA benefits and protections for seniors.	https://www.healthcare.gov/how-does-the-affordable-care-act-affect-me/#question=seniors
The Department of Health and Human Services (HHS)	The HHS website offers: <ul style="list-style-type: none"> • A <i>brochure</i> that lists the top five things that seniors should know about the ACA. • A <i>PowerPoint Presentation</i> that includes an overview of ACA benefits for seniors. 	http://www.hhs.gov/iea/acresources/brochures/seniors-top5.pdf http://www.hhs.gov/iea/acresources/seniors.ppt
KnowYourCare	KnowYourCare is a nonprofit organization dedicated to educating the American people about the consumer and patient protections in the Affordable Care Act. This website includes a <i>fact sheet</i> on the ACA for seniors.	http://www.knowyourcare.org/aca/seniors/
Health Reform in Action	The White House’s official website on the Affordable Care Act provides an <i>issue brief</i> on the health care reform law benefits for seniors.	http://www.whitehouse.gov/sites/default/files/rss_viewer/health_reform_seniors.pdf

Resource Site	Description of Resource	Website Address
<p><u>AARP</u></p>	<p>The AARP website showcases resources for seniors in English, Spanish, Chinese, Korean, Vietnamese and Tagalog, including fact sheets on:</p> <ul style="list-style-type: none"> • The Affordable Care Act for people over age 65 • What the Affordable Care Act means for nursing home care • Closing the Medicare Part D coverage gap through the Affordable Care Act • The Affordable Care Act and Medicare • The Affordable Care Act and Medicare Part D Savings • The Affordable Care Act and Medicare Advantage • Protecting against health care scams 	<p>http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-07/aca-factsheet-for-65-aarp.pdf</p> <p>http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-08/aca-factsheet-nursing-home-care-8513.pdf</p> <p>http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-08/aca-factsheet-closing-coverage-gap-8613.pdf</p> <p>http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/health-law-and-medicare-brochure-aarp.pdf</p> <p>http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-08/aca-factsheet-medicare-part-d-discount-81413.pdf</p> <p>http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-08/aca-factsheet-medicare-advantage-8813.pdf</p> <p>http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-health-care-scams-092013-aarp.pdf</p>

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSStrategy>

*Support a nation free of disparities
in health and healthcare.*





The Affordable Care Act: Benefits for Small Businesses

Background

The Affordable Care Act helps small businesses offer health insurance to their employees. The Small Business Health Options Program (SHOP), is a new way for businesses to buy high-quality health insurance for employees. Health coverage through SHOP started on January 1, 2014 for employers with 50 or fewer full-time-equivalent employees, and will expand to employers with up to 100 full-time employees in 2016.



The Affordable Care Act will ultimately:

- Save many small businesses money through tax credits
- Help businesses find better coverage options
- Stop insurance companies from taking advantage of small businesses
- Make health insurance more affordable for small businesses

If a business has 25 or fewer employees, it also may be eligible for a health insurance tax credit for coverage purchased through the SHOP. However, employers of 50 or more staff may face penalties if they don't make affordable coverage available. Enforcement of those penalties has been pushed back one year, to begin in 2015.

Resources

The directory below outlines tools and resources that may be referenced to help small businesses understand how the Affordable Care act will affect them:

Resource Site	Description of Resource	Website Address
Healthcare.gov	<p>The main healthcare.gov site includes:</p> <ul style="list-style-type: none">• A <i>fact sheet</i> on enrollment in the SHOP Marketplace for businesses, including a downloadable paper application and information on your state's SHOP marketplace.• <i>Frequently Asked Questions</i> about the ACA for small businesses. Topics include: information about the SHOP marketplace, implications of the law for individuals who are self-employed, and how to choose coverage that is right for your business.	<p>https://www.healthcare.gov/how-do-i-apply-for-coverage-in-the-shop-marketplace/</p> <p>https://www.healthcare.gov/SmallBusinesses/</p>

Resource	Description of Resource	Website Address
<u>KnowYourCare</u>	Know Your Care is a nonprofit organization dedicated to educating the American people about the consumer and patient protections in the Affordable Care Act. This website includes a <i>summary</i> that explains how to claim the small business tax credit, including eligibility rules and the amount of credit needed.	http://www.knowyourcare.org/aca/SmallBusinesses/
<u>The Kaiser Family Foundation</u>	The Kaiser Family Foundation has developed a <i>flowchart</i> to illustrate employer responsibilities and penalties for not offering employees coverage under the Affordable Care Act.	http://kff.org/infographic/employer-responsibility-under-the-affordable-care-act/
<u>Health Reform in Action</u>	The official White House website on the Affordable Care Act provides an <i>issue brief</i> that explains how the Affordable Care Act will benefit small businesses.	http://www.whitehouse.gov/files/documents/health_reform_for_small_businesses.pdf
<u>The Department of Health and Human Services (HHS)</u>	<p>The HHS website includes several resources, including:</p> <ul style="list-style-type: none"> • A <i>PowerPoint presentation</i> that reviews the top five things that small businesses should know about the Affordable Care Act. • A <i>fact sheet</i> listing the top five things that business owners should know about the Affordable Care Act. 	<p>http://www.hhs.gov/iea/acaresources/smallbiz.pptx</p> <p>www.hhs.gov/iea/acaresources/brochures/SmallBusiness-owners-top5.pdf</p>

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSStrategy>

Support a nation free of disparities
in health and healthcare.





The Affordable Care Act: Benefits for Young Adults

Background

The Affordable Care Act (ACA) expands affordable health insurance options for young adults. Under the new health care law, many young adults can remain on their parent’s insurance plan until they are 26 years old. Through December 2011, approximately three million young adults, who otherwise would be uninsured, gained coverage due to this provision.⁶



The ACA creates Health Insurance Marketplaces that give young adults a variety of coverage options, including a lower-cost “young invincible” catastrophic plan for youth under 30 years old and those who obtain a hardship waiver if coverage is unaffordable. Marketplaces will offer one-stop shopping with standardized information so that young adults can compare prices, benefits, and the performance of health plans to decide on an option that is right for them.

Due to a provision in the ACA, beginning in 2010, individuals younger than 19 years of age can no longer be sold coverage based on pre-existing conditions. The ACA ensures that young adults will consistently have quality, affordable health insurance choices, even as they move, attend classes, or hold temporary jobs to find their ultimate life path.

Resources

The directory below outlines tools and resources that may be referenced to help young adults understand how the Affordable Care act will affect them:

Resource Site	Description of Resource	Website Address
Families USA	This nonprofit website includes a <i>Fact Sheet</i> that provides detailed information about the provision of the Affordable Care Act that allows many young people to stay on their parents’ insurance plans until age 26.	http://www.familiesusa.org/health-reform-central/september-23/coverage-for-young-adults.pdf
Healthcare.gov	The main healthcare.gov site includes <i>Frequently Asked Questions</i> about the ACA for young adults. Topics include: Why you should have health coverage, information on staying on a parent’s plan through age 26, resources on catastrophic plans, and information about health coverage during pregnancy.	https://www.healthcare.gov/young-adults
The U.S. Department of Labor	The U.S. Department of Labor website provides answers to some <i>Frequently Asked Questions</i> about the Affordable Care Act and young adults on its website. Resources are also available in Spanish.	http://www.dol.gov/ebsa/faqs/faq-dependentcoverage.html

⁶ ASPE Issue Brief: “Number of Young Adults Gaining Insurance due to the Affordable Care Act Now Tops 3 Million.” June 2012 Available at: <http://aspe.hhs.gov/aspe/gaininginsurance/rb.shtml>

Resource Site	Information for Young Adults	Website Address
Young Invincibles	<p>The campaign Getting Covered is designed to inform young adults and their families about dependent coverage, the provision in the ACA that allows young adults to stay on their parent's plan until age 26. This site includes a <i>downloadable toolkit</i> for each state. The toolkit provides information on:</p> <ul style="list-style-type: none"> • health insurance options for students; • how youth can join their parent's insurance plan; • student health insurance plans; • dealing with a chronic or pre-existing condition; • insurance terms to know; and why it is important to get covered. 	http://www.gettingcovered.org/
Health Reform in Action	<p>The White House's official website on the Affordable Care Act provides an <i>issue brief</i> on health care reform and how it affects young adults.</p>	http://www.whitehouse.gov/files/documents/health_reform_for_young_adults.pdf
The Commonwealth Fund	<p>This site includes an <i>issue brief</i> that outlines how the Affordable Care Act will help young adults access affordable health care, and a timeline of when changes to the law will take place.</p>	http://tinyurl.com/lfwzvcf
The Center for Rural Affairs	<p>This website includes an <i>issue brief</i> that details how young adults in rural communities will benefit from the Affordable Care Act.</p>	http://files.cfra.org/pdf/health-care-young-adults.pdf
White House Initiative on Asian Americans and Pacific Islanders (WHIAAPI)	<p>Affordable Care Act Resources for Students: Health Engaged Youth (HEY!) have been developed by WHIAAPI, along with the White House Initiative on American Indian and Alaska Native Education, the White House Initiative on Educational Excellence for African Americans, the White House Initiative on Educational Excellence for Hispanics, and the White House Initiative on Historically Black Colleges and Universities.</p> <p>This website offers a <i>guide</i> for youth interested in educating their peers on the ACA to ensure that their community has access to affordable health care.</p>	http://www.ed.gov/edblogs/aapi/files/2013/07/Guide-to-HEY-Jul2013.pdf

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSStrategy>

Support a nation free of disparities
in health and healthcare.





The Affordable Care Act: Benefits for Women

Background

The Affordable Care Act expands options for affordable health insurance to meet the specific needs of women. Insurers will no longer be able to refuse to sell coverage to women because they are pregnant, because they gave birth by C-Section, because they are a breast cancer survivor, or because they are a victim of domestic violence.

In 2014, most plans will no longer be able to charge women higher premiums than men, just because they are women. Many preventive care services will be covered through private insurance, including:

- Well-Woman Visits
- All FDA-approved contraception methods and contraceptive counseling
- Mammograms
- Pap smears
- HIV and other sexually transmitted infection screening and counseling
- Breastfeeding support, supplies, and counseling
- Domestic violence screening and counseling



Resources

The directory below outlines tools and resources that may be referenced to help women understand how the Affordable Care Act will affect them:

Resource Site	Description of Resource	Website Address
Health Reform in Action	The White House's official website on the Affordable Care Act provides an <i>issue brief</i> of health care reform and a fact sheet on how the new law benefits women.	http://www.whitehouse.gov/files/documents/health_reform_for_women.pdf
CMS Website	This <i>checklist</i> may be used by women to speak with their doctor or health care provider to find out what preventive services or tests they may need.	http://www.cms.gov/Outreach-and-Education/Outreach/Partnerships/Downloads/A-Checklist-to-Keep-Women-Healthier.pdf

Resource Site	Description of Resource	Website Address
<p align="center"><u>U.S. Department of Health and Human Services (HHS)</u></p>	<p>The HHS website offers:</p> <ul style="list-style-type: none"> • A <i>PowerPoint presentation</i> that provides an overview of the Affordable Care Act’s implications and benefits for women of all ages. • A <i>Fact Sheet</i>, “Affordable Care Act Rules on Expanding Access to Preventive Services for Women,” which includes detailed guidance on the new affordable and accessible preventive options for women. • An <i>issue brief</i> offering notable facts and statistics about the effects of the ACA on women in the U.S. • A <i>chart</i> detailing guidelines for women’s preventive care under the Affordable Care Act. 	<p>http://www.hhs.gov/iea/acaresources/women.pdf</p> <p>http://www.hhs.gov/healthcare/facts/factsheets/2011/08/womensprevention08012011a.html</p> <p>http://aspe.hhs.gov/health/reports/2012/ACA&Women/rb.shtml</p> <p>http://www.hrsa.gov/womensguidelines/</p>
<p align="center"><u>The National Partnership for Women and Families</u></p>	<p>The National Partnership for Women and Families website provides fact sheets for women, including:</p> <ul style="list-style-type: none"> • “Why the ACA Matters for Women: Improving Health Care for Older Women,” describing implications of the health care law for older women. • “Why the ACA Matters for Women: Improving Health Care Coverage for Low-Income Women,” focusing on the benefits of the health care law for low-income women. • “Why the ACA Matters for Women: Better Care for Pregnant Women and Mothers,” explaining the Affordable Care Act’s provisions for mothers and soon-to-be mothers. • “Why the ACA Matters for Women: Preserving Access to Women’s Health Clinics” providing details on accessibility to health clinics once the new health care law is in effect. 	<p>http://www.nationalpartnership.org/site/DocServer/OLDER_WOMEN.pdf?docID=10004</p> <p>http://www.nationalpartnership.org/site/DocServer/LOWER_INCOME.pdf?docID=10005</p> <p>http://www.nationalpartnership.org/site/DocServer/PREGNANT_WOMEN.pdf?docID=10006</p> <p>http://www.nationalpartnership.org/site/DocServer/HEALTH_CLINIC_ACCESS.pdf?docID=10008</p>

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSStrategy>

*Support a nation free of disparities
in health and healthcare.*





The Affordable Care Act: Benefits for Refugees & Immigrants

Background

The United States’ foreign-born population is currently over 2.5 times more likely than native-born Americans to be uninsured.¹ The Affordable Care Act (ACA) will expand health care coverage to certain refugees and legal immigrants.



With respect to purchasing health insurance coverage, lawfully present refugees and immigrants are generally eligible for the same protections and benefits under the Affordable Care Act as U.S. citizens. In order to get Medicaid and CHIP coverage, under current law most qualified non-citizens have a five-year waiting period to enroll in Medicaid and the Children’s Health Insurance Program (CHIP), but under the new health care law, states may remove this waiting period and cover lawfully residing children and/or pregnant women.

Immigrant parents can now enroll their U.S. citizen children and other eligible family members in health insurance programs under the ACA without fear of triggering immigration enforcement activity (see Resources section below). The Affordable Care Act will help lawfully present immigrants and refugees obtain access to affordable health coverage and protection.

Resources

The directory below outlines tools and resources that may be referenced to help refugees and immigrants understand how the Affordable Care Act will affect them:

Resource Site	Description of Resource	Website Address
Healthcare.gov	<p>The main Healthcare.gov site includes:</p> <ul style="list-style-type: none"> A <i>checklist</i> of immigration statuses that qualify for health insurance coverage through the ACA Marketplaces A briefing entitled “What do Immigrant Families Need to Know about the Marketplace?” 	<p>https://www.healthcare.gov/immigration-status-and-the-marketplace/</p> <p>https://www.healthcare.gov/what-do-immigrant-families-need-to-know/</p>
Medicaid.gov	The Medicaid website provides a <i>list</i> of states that now provide Medicaid or CHIP coverage to lawfully residing pregnant women and children without a five-year waiting period.	http://www.medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Outreach-and-Enrollment/Lawfully-Residing.html



NATIONAL PARTNERSHIP FOR ACTION

to End Health Disparities

Resource Site	Description of Resource	Website Address
<u>U.S. Immigration and Customs Enforcement</u>	The immigration enforcement arm of the U.S. Dept. of Homeland Security, issued a <i>memo</i> confirming that immigrant parents can enroll their U.S. citizen children and other eligible family members in health insurance programs under the ACA without triggering immigration enforcement activity.	<u>http://www.ice.gov/doclib/ero-outreach/pdf/ice-aca-memo.pdf</u>
<u>National Immigration Law Center</u>	The National Immigration Law Center website showcases: <ul style="list-style-type: none"> • <u>Frequently Asked Questions</u> about mixed-status families’ access to ACA programs, including who is eligible for coverage in the health insurance marketplaces created by the ACA, and who in a mixed-status family is an “applicant” and who a “nonapplicant”; and six “Key points to remember about mixed-status families.” • ACA Fact Sheets and Advocacy materials including a table showing <u>which documents are typically used</u> by lawfully present immigrants. 	<u>http://org.salsalabs.com/dia/track.jsp?v=2&c=i06Ps07dzBofDOxrA19FkXTMU5nivwnR</u> <u>http://www.nilc.org/ACAfacts.html</u>
<u>The Refugee Health Technical Assistance Center</u>	The Refugee Health Technical Assistance Center website provides an <i>issue brief</i> on how the Affordable Care Act benefits refugees.	<u>http://www.refugeehealthta.org/access-to-care/affordable-care-act/</u>
<u>U.S. Department of Health and Human Services (HHS)</u>	The HHS website provides an <i>issue brief</i> on coverage implications and issues for immigrant families.	<u>http://aspe.hhs.gov/hsp/11/ImmigrantAccess/Coverage/ib.shtml</u>

Take the Pledge: <http://tinyurl.com/NPA-Pledge>
Learn about the NPA: <http://tinyurl.com/NPA-Info>
Read the plan: <http://tinyurl.com/NSStrategy>

Support a nation free of disparities in health and healthcare.



NATIONAL PARTNERSHIP FOR ACTION

Index of Resources in Additional Languages

Many ACA resources have been developed and translated into different languages, to ensure that non-English speaking groups have access to information about the new health care law. The index below divides these resources into the following categories:

- Infographics
- Key Messages
- Public Service Announcements (PSAs)
- Publications, including brochures, issue briefs, handouts, posters, check-lists and fact sheets
- Other Materials, including PowerPoints and drop-in materials

Links to these tools and resources in Arabic, Spanish, Chinese, Creole, English, Korean, Polish, Portuguese, Russian, Tagalog, and Vietnamese are indexed below.⁷

Resources in Arabic		
Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	Get Ready to Enroll in the Marketplace (fact sheet)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-arabic.pdf
	Key Dates for the Health Insurance Marketplace (fact sheet)	http://marketplace.cms.gov/getofficialresources/other-languages/key-dates-for-the-health-insurance-marketplace-arabic.pdf
	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-arabic.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-fact-sheet-arabic.pdf
	Need affordable health insurance? (5x7 card)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-5x7-card-arabic.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-poster-arabic.pdf
	Better Options. Better Health. (resources card design file)	http://marketplace.cms.gov/getofficialresources/other-languages/better-options-better-health-resources-card-arabic.pdf

⁷ Reference to these web pages is made solely to provide examples of informational resources and should not be construed as an endorsement of these organizations, their programs or activities.

Resources in Arabic		
Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	About the Small Business Health Options Program (SHOP) (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/Small-Business-marketplace-fact-sheet-arabic.pdf
	Things to Think About When Choosing a Plan (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-arabic.pdf
	Things to Think About When Choosing a Plan for Your Business (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-for-your-business-arabic.pdf
Other Materials	Now is the Time to Get Ready for the New Health Insurance Marketplace (shortened version for drop-ins)	http://marketplace.cms.gov/getofficialresources/other-languages/now-is-the-time-to-get-ready-for-the-new-health-insurance-marketplace-shortened-version-for-drop-ins-arabic.pdf

Resources in Chinese		
Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-chinese.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-chinese.pdf
	About the Small Business Health Options Program (SHOP) (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-shop-chinese.pdf
	Need affordable health insurance? (5x7 card)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-5x7-card-chinese.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-poster-chinese.pdf
	Key Dates for the Health Insurance Marketplace (fact sheet)	http://marketplace.cms.gov/getofficialresources/other-languages/key-dates-for-the-health-insurance-marketplace-chinese.pdf

Resources in Chinese

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	How the Health Care Law Benefits You (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/207993-hcr-how-new-law-benefits-you-zh-final-aarp.pdf
	The New Law and Medicare (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/208147-hcr-new-law-and-medicare-zh-final-aarp.pdf
	What the New Law Means to People Under 65 (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-for-Under-65-73013-Traditional%20Chinese.pdf
	What the New Law Means to People 65 + (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-for-Under-65-73013-Traditional%20Chinese.pdf
	What the New Law Means to Family Caregivers (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-family-caregivers-zh-final-aarp.pdf
	What the New Law Means to Small Business Owners (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Employers-72513-Traditional-Chinese.pdf
	What the New Law Means to Small Business Employees (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Small Business-employees-72213-Traditional-Chinese.pdf
	What the Law Means to Women (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-women-zh-final-aarp.pdf
	What the New Law Means to People with Limited Income (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-means-to-limited-income-8813-Traditional-Chinese.pdf

Resources in Chinese

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Health Care Law: Preventive Benefits (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Preventive-Wellness-8113-Traditional-Chinese.pdf
	Understanding Medicare (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/207991-understanding-medicare-booklet-zh-final-aarp.pdf
	Better Options. Better Health. (resources card design file)	http://marketplace.cms.gov/getofficialresources/other-languages/better-options-better-health-resources-card-chinese.pdf
	Things to Think About When Choosing a Plan (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-chinese.pdf
	Things to Think About When Choosing a Plan for Your Business (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-for-your-business-chinese.pdf
	Get Ready to Enroll in the Marketplace (fact sheet)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-chinese.pdf
Other Materials	Now is the Time to Get Ready for the New Health Insurance Marketplace (shortened version for drop- ins)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-chinese.pdf

Resources in Creole

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-creole.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-fact-sheet-creole.pdf

Resources in Creole		
Resource	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	About the Small Business Health Options Program (SHOP)	http://marketplace.cms.gov/getofficialresources/other-languages/Small-Business-marketplace-fact-sheet-creole.pdf
	Need affordable health insurance? (5x7 card)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-5x7-card-french-creole.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-poster-french-creole.pdf
	Key dates for the Health Insurance Marketplace	http://marketplace.cms.gov/getofficialresources/other-languages/key-dates-for-the-health-insurance-marketplace-french-creole.pdf
	Better Options. Better Health. (resource card design file)	http://marketplace.cms.gov/getofficialresources/other-languages/better-options-better-health-resources-card-french-creole.pdf
	Things to Think About When Choosing a Plan (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-french-creole.pdf
	Things to Think About When Choosing a Plan for Your Business (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-for-your-business-french-creole.pdf
	Get Ready to Enroll in the Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-french-creole.pdf
Other Materials	Now is the Time to Get Ready for the New Health Insurance Marketplace (shortened version for drop-ins)	http://marketplace.cms.gov/getofficialresources/other-languages/now-is-the-time-to-get-ready-for-the-new-health-insurance-marketplace-shortened-version-for-drop-ins-french-creole.pdf

Resources in English (General)		
Resource Category	Resource Title and Type	Website Address
Flowchart	The Path to Health Care Coverage Under the Affordable Care Act, in 2014 in States that Adopt the Medicaid Expansion (Flowchart)	http://www.chrt.org/assets/aca-flowchart/CHRT-ACA-Flowchart-2013-02-Letter-2-Pages.pdf

Resources in English (General)

Resource Category	Resource Title and Type	Website Address
Multimedia	CMS Multimedia: "What Is The Health Insurance Marketplace?" & "Life Without Health Insurance: Jaime's Story" (Videos)	http://marketplace.cms.gov/getofficialresources/multimedia/multimedia.html
	Health Insurance Changes Coming Your Way Under the Affordable Care Act (Video)	http://kff.org/health-reform/video/youtoons-obamacare-video/
	Insurance Premium and Subsidy Calculator (Interactive Calculator)	http://kff.org/interactive/subsidy-calculator/
	State Legislative Tracking (Database)	http://tinyurl.com/legdatabase
Publications (brochures, posters, fact sheets, etc.)	Health Resources and Research (fact sheets)	http://www.ncsl.org/issues-research/health.aspx
	Protect Yourself from Fraud in the Health Insurance Marketplace (fact sheet)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/protect-yourself-from-fraud-in-health-insurance-marketplace.pdf
	The ACA: State Action (newsletter)	http://www.ncsl.org/issues-research/health/affordable-care-act-state-action-newsletter.aspx
	ACA Cost Containment (briefs)	www.ncsl.org/default.aspx?tabid=19200
	Five Things to Know about Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/value-of-health-insurance-english.pdf
	Eight Things You Can Do to Get Ready Now (brochure)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/about-the-marketplace-english.pdf
Toolkits	ACA Health Insurance Marketplace Outreach and Enrollment Toolkit for Elected Officials (toolkit)	http://marketplace.cms.gov/getofficialresources/other-partner-resources/outreach-and-enrollment-toolkit-for-elected-officials.pdf
Other Materials	Are You Ready? The Health Insurance Marketplace is Coming (drop-in article)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/relaunch-drop-in-article.pdf

Resources in Korean

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-korean.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-korean.pdf
	About the Small Business Health Options Program (SHOP)	http://marketplace.cms.gov/getofficialresources/other-languages/about-shop-korean.pdf
	Need affordable health insurance? (5x7 card)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-5x7-card-korean.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-poster-korean.pdf
	Key dates for the Health Insurance Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/key-dates-for-the-health-insurance-marketplace-korean.pdf
	Better Options. Better Health. (resource card design file)	http://marketplace.cms.gov/getofficialresources/other-languages/better-options-better-health-resources-card-korean.pdf
	Things to Think About When Choosing a Plan (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-korean.pdf
	Things to Think About When Choosing a Plan for Your Business (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-for-your-business-korean.pdf
	How the Health Care Law Benefits You (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/207993-hcr-how-new-law-benefits-you-ko-final-aarp.pdf
	The New Law and Medicare (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/208147-hcr-new-law-and-medicare-ko-final-aarp.pdf
	What the New Law Means to People Under 65 (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-people-50-64-ko-final-aarp.pdf

Resources in Korean

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	What the New Law Means to People 65 + (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-people-65-plus-ko-final-aarp.pdf
	What the New Law Means to Family Caregivers (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-family-caregivers-ko-final-aarp.pdf
	What the New Law Means to Small Business Owners (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Employers-72513-Korean.pdf
	What the New Law Means to Small Business Employees (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Small Business-employees-72213-Korean.pdf
	What the Law Means to Women (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-women-ko-final-aarp.pdf
	What the New Law Means to People with Limited Income (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-means-to-limited-income-8813-Korean.pdf
	The Health Care Law: Preventive Benefits (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Preventive-Wellness-8113-Korean.pdf
	Understanding Medicare (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/207991-understanding-medicare-booklet-ko-final-aarp.pdf
	Get Ready to Enroll in the Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-korean.pdf
Other Materials	Now is the Time to Get Ready for the New Health Insurance Marketplace (shortened version for drop-ins)	http://marketplace.cms.gov/getofficialresources/other-languages/now-is-the-time-to-get-ready-for-the-new-health-insurance-marketplace-shortened-version-for-drop-ins-korean.pdf

Resources in Polish

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-polish.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-fact-sheet-polish.pdf
	About the Small Business Health Options Program (SHOP)	http://marketplace.cms.gov/getofficialresources/other-languages/Small-Business-marketplace-fact-sheet-polish.pdf
	Need affordable health insurance? (5x7 card)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-5x7-card-polish.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-poster-polish.pdf
	Key dates for the Health Insurance Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/key-dates-for-the-health-insurance-marketplace-polish.pdf
	Better Options. Better Health. (resource card design file)	http://marketplace.cms.gov/getofficialresources/other-languages/better-options-better-health-resources-card-polish.pdf
	Things to Think About When Choosing a Plan (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-polish.pdf
	Things to Think About When Choosing a Plan for Your Business (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-for-your-business-polish.pdf
	Get Ready to Enroll in the Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-polish.pdf
Other Materials	Now is the Time to Get Ready for the New Health Insurance Marketplace (shortened version for drop-ins)	http://marketplace.cms.gov/getofficialresources/other-languages/now-is-the-time-to-get-ready-for-the-new-health-insurance-marketplace-shortened-version-for-drop-ins-polish.pdf

Resources in Portuguese

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-portuguese.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-fact-sheet-portuguese.pdf
	About the Small Business Health Options Program (SHOP)	http://marketplace.cms.gov/getofficialresources/other-languages/Small-Business-marketplace-fact-sheet-portuguese.pdf
	Need affordable health insurance? (5x7 card)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-5x7-card-portuguese.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-poster-portuguese.pdf
	Key dates for the Health Insurance Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/key-dates-for-the-health-insurance-marketplace-portuguese.pdf
	Better Options. Better Health. (resource card design file)	http://marketplace.cms.gov/getofficialresources/other-languages/better-options-better-health-resources-card-portuguese.pdf
	Things to Think About When Choosing a Plan (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-portuguese.pdf
	Things to Think About When Choosing a Plan for Your Business (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-for-your-business-portuguese.pdf
	Get Ready to Enroll in the Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-portuguese.pdf
Other Materials	Now is the Time to Get Ready for the New Health Insurance Marketplace (shortened version for drop-ins)	http://marketplace.cms.gov/getofficialresources/other-languages/now-is-the-time-to-get-ready-for-the-new-health-insurance-marketplace-shortened-version-for-drop-ins-portuguese.pdf

Resources in Spanish

Resource Category	Resource Title and Type	Website Address
Infographics	How the Marketplace Works – 4 steps to enrolling (infographic)	http://marketplace.cms.gov/getofficialresources/logo-and-infographics/spanish-how-marketplace-works-4-steps.pdf
	How the SHOP Marketplace Works – 3 steps to enrolling (infographic)	http://marketplace.cms.gov/getofficialresources/spanish-materials/how-shop-works-spanish.pdf
Key Messages	Early Awareness and Open Enrollment (short multi-purpose messages)	http://marketplace.cms.gov/getofficialresources/spanish-materials/early-awareness-and-open-enrollment-spanish.pdf
	Evergreen Talking Points (talking points)	http://marketplace.cms.gov/getofficialresources/spanish-materials/evergreen-talking-points-spanish.pdf
Multimedia	La Reforma Del Cuidado De La Salud Llega Al Publico (Video)	http://kff.org/health-reform/video/video-la-reforma-del-cuidado-de-la-salud-llega-al-publico/
	Los YouToons Se Preparan Para Obamacare: Cambios En Los Seguros Médicos Que Llegarán Con La Ley De La Salud a Bajo Precio (Video)	http://kff.org/health-reform/video/los-youtoons-se-preparan-para-obamacare/
Public Service Announcement	Better Options. Better Health. (radio PSAs)	http://marketplace.cms.gov/getofficialresources/spanish-materials/better-options-better-health-psas-spanish.pdf
Publications (brochures, posters, fact sheets, etc.)	La Ley del Cuidado de Salud a Bajo Precio y Los Latinos (issue brief)	http://aspe.hhs.gov/health/reports/2012/ACA&Latinos-ES/rb.shtml
	Protéjase contra el fraude en el Mercado de Seguros Médicos (fact sheet)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/protect-yourself-from-fraud-in-health-insurance-marketplace-spanish.pdf
	La Ley del Cuidado de Salud a Bajo Precio y Usted (handout)	http://www.hhs.gov/iea/acaresources/espanol.pdf
	The New Health Insurance Options: What's in it for you and your family? (brochure)	http://www.nclr.org/images/uploads/pages/NCLRFamilies-Brochure-Spanish072013.pdf

Resources in Spanish

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	Fast Facts: Immigrants and Health Coverage (fact sheet)	http://www.nclr.org/images/uploads/publications/ESPA%C3%91OL_FastFacts_ImmigrantsandHealthCare2012.pdf
	Find Your Way Around the Health Insurance Marketplace (fact sheet)	http://www.aarp.org/content/dam/aarp/health/health-insurance/2013-10/219515-ACA-Marketplace-Brochure-SPANISHWeb.pdf
	Health Insurance Marketplace Enrollment (fact sheet)	http://www.aarp.org/content/dam/aarp/health/health-insurance/2013-10/ACA-factsheet-enrollment-key-dates-9-13-13-Spanish.pdf
	Health Law's 10 Essential Benefits (fact sheet)	http://www.aarp.org/content/dam/aarp/health/health-insurance/2013-10/ACA-Fact-Sheet-10-essential-benefits-Spanish-9-16-13.pdf
	Key Improvements to Health Insurance Practices (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-10/ACA-factSheet-Key-Improvement-spanish-92413.pdf
	What the Law Means for Nursing Home Care (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-10/ACA-factsheet-nursing-home-care-spanish.pdf
	Preventive and Wellness Benefits (fact sheet)	http://www.aarp.org/content/dam/aarp/health/health-insurance/2013-11/ACA-factsheet-preventive-services-Spanish-8-5-13-AC-PC.pdf
	The Health Care Law and Medicare (fact sheet)	http://www.aarp.org/content/dam/aarp/health/health-insurance/2013-10/220326-ACA-Medicare-brochure-Spanish.pdf
	Protecting Against Health Care Scams (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-factsheet-health-law-scams-Spanish-92513.pdf
	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/spanish-materials/value-of-health-insurance-spanish.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/spanish-materials/about-the-marketplace-spanish.pdf
	About the Small Business Health Options Program (SHOP) (brochure)	http://marketplace.cms.gov/getofficialresources/spanish-materials/about-the-shop-marketplace-spanish.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/spanish-materials/need-health-insurance-poster-spanish.pdf

Resources in Spanish

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	Need affordable health insurance? (5x7 card)	http://marketplace.cms.gov/getofficialresources/spanish-materials/need-health-insurance-card-spanish.pdf
	Things to Think About When Choosing a Plan (brochure)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/things-to-think-about-when-choosing-a-plan-spanish.pdf
	Marketplace Application Checklist (checklist)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/marketplace-application-checklist-spanish.pdf
	Better Options. Better Health. (resources card)	http://marketplace.cms.gov/getofficialresources/publications-and-articles/better-options-better-health-pocket-resource-card-spanish.pdf
	Get Ready to Enroll in the Marketplace (fact sheet)	http://marketplace.cms.gov/getofficialresources/spanish-materials/get-ready-to-enroll-in-the-marketplace-spanish.pdf
	Key Dates for the Health Insurance Marketplace (fact sheet)	http://marketplace.cms.gov/getofficialresources/spanish-materials/key-dates-for-the-health-insurance-marketplace-spanish.pdf
Other Materials	Need Health Coverage? The Health Insurance Marketplace is the place for you. (drop-in article)	http://marketplace.cms.gov/getofficialresources/spanish-materials/need-health-coverage-spanish.pdf
	La Ley del Cuidado de Salud a Bajo Precio y Usted (PowerPoint)	http://www.hhs.gov/iea/acaresources/espanol.pdf
	Health Care Law Offers New Insurance Options for Small Employers (drop-in article)	http://marketplace.cms.gov/getofficialresources/spanish-materials/health-care-law-offers-options-shop-spanish.pdf
	Need Health Coverage? The Health Insurance Marketplace is the place for you. (drop-in article targeting African Americans)	http://marketplace.cms.gov/getofficialresources/spanish-materials/need-health-coverage-spanish-african-americans.pdf

Resources in Spanish

Resource Category	Resource Title and Type	Website Address
Other Materials	Are You Ready? The Health Insurance Marketplace is Coming (drop-in article targeting Women)	http://marketplace.cms.gov/getofficialresources/spanish-materials/are-you-ready-the-health-insurance-marketplace-is-coming-women.pdf

Resources in Russian

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-russian.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-russian.pdf
	About the Small Business Health Options Program (SHOP)	http://marketplace.cms.gov/getofficialresources/other-languages/about-shop-russian.pdf

Resources in Tagalog

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-tagalog.pdf
	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-tagalog.pdf
	About the Small Business Health Options Program (SHOP)	http://marketplace.cms.gov/getofficialresources/other-languages/about-shop-tagalog.pdf

Resources in Tagalog

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	What the New Law Means to People Under 65 (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-for-Under-65-73013-Tagalog.pdf
	What the New Law Means to People 65 + (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-for-65%2B72513-Tagalog.pdf
	What the New Law Means to Small Business Owners (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Employers-725-13-Tagalog.pdf
	What the New Law Means to Small Business Employees (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Small Business-employees-72213-Tagalog.pdf
	What the New Law Means to People with Limited Income (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-means-to-limited-income-8813-Tagalog.pdf
	The Health Care Law: Preventive Benefits (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Preventive-Wellness-8113-Tagalog.pdf
	The Health Care Law: Key Improvements to Insurance Practices (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/key-improvements-to-health-insurance-practices-tl-aarp.pdf

Resources in Vietnamese

Resource Category	Resource Title and Type	Website Address
Publications	The Value of Health Insurance (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/value-of-health-insurance-vietnamese.pdf

Resources in Vietnamese

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	About the Marketplace (brochure)	http://marketplace.cms.gov/getofficialresources/other-languages/about-the-marketplace-vietnamese.pdf
	About the Small Business Health Options Program (SHOP)	http://marketplace.cms.gov/getofficialresources/other-languages/about-shop-vietnamese.pdf
	Need affordable health insurance (5x7 card)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-5x7-card-vietnamese.pdf
	Need affordable health insurance? (poster)	http://marketplace.cms.gov/getofficialresources/other-languages/need-affordable-health-insurance-poster-vietnamese.pdf
	Key dates for the Health Insurance Marketplace	http://marketplace.cms.gov/getofficialresources/other-languages/key-dates-for-the-health-insurance-marketplace-vietnamese.pdf
	Better Options. Better Health. (resource card design file)	http://marketplace.cms.gov/getofficialresources/other-languages/better-options-better-health-resources-card-vietnamese.pdf
	Things to Think About When Choosing a Plan (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-vietnamese.pdf
	Things to Think About When Choosing a Plan for Your Business (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/things-to-think-about-when-choosing-a-plan-for-your-business-vietnamese.pdf
	Get Ready to Enroll in the Marketplace (handout)	http://marketplace.cms.gov/getofficialresources/other-languages/get-ready-to-enroll-in-the-marketplace-vietnamese.pdf
	How the Health Care Law Benefits You (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/207993-hcr-how-new-law-benefits-you-vi-final-aarp.pdf
	The New Law and Medicare (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/208147-hcr-new-law-and-medicare-vi-final-aarp.pdf
	What the New Law Means to People Under 65 (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-for-Under-65-73013-Vietnamese.pdf

Resources in Vietnamese

Resource Category	Resource Title and Type	Website Address
Publications (brochures, posters, fact sheets, etc.)	What the New Law Means to People 65 + (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-for-65%2B72513-Vietnamese.pdf
	What the New Law Means to Family Caregivers (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-family-caregivers-vi-final-aarp.pdf
	What the New Law Means to Small Business Owners (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-family-caregivers-vi-final-aarp.pdf
	What the New Law Means to Small Business Employees (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Small-Business-employees-72213-Vietnamese.pdf
	What the Law Means to Women (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/what-it-means-for-women-vi-final-aarp.pdf
	What the New Law Means to People with Limited Income (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-means-to-limited-income-8813-Vietnamese.pdf
	The Health Care Law: Preventive Benefits (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2013-09/ACA-Factsheet-Preventive-Wellness-8113-Vietnamese.pdf
	Understanding Medicare (fact sheet)	http://www.aarp.org/content/dam/aarp/health/healthcare_reform/2012-08/asian-lang/207991-understanding-medicare-booklet-vi-final-aarp.pdf
Other Materials	Now is the Time to Get Ready for the New Health Insurance Marketplace (shortened version for drop-ins)	http://marketplace.cms.gov/getofficialresources/other-languages/now-is-the-time-to-get-ready-for-the-new-health-insurance-marketplace-shortened-version-for-drop-ins-vietnamese.pdf

Glossary of Terms

Affordable Care Act¹⁰: The comprehensive health care reform law enacted in March 2010 is known as the Affordable Care Act. The law was enacted in two parts: The Patient Protection and Affordable Care Act was signed into law on March 23, 2010 and was amended by the Health Care and Education Reconciliation Act of 2010 on March 30, 2010.

Accountable Care Organizations¹¹: The Affordable Care Act includes a number of policies to help physicians, hospitals, and other caregivers improve the safety and quality of patient care and reduce health care costs, including the establishment of Accountable Care Organizations (ACOs). ACO refers to a group of providers and suppliers of services (e.g., hospitals, physicians, and others involved in patient care) that will work together to coordinate care for the patients they serve through Medicare. The goal of an ACO is to deliver seamless, high-quality care for Medicare beneficiaries while reducing costs. The ACO should be a patient-centered organization where the patients and providers are true partners in care decisions.

Bundling¹²: Bundling is a payment structure in which different health care providers who are treating you for the same or related conditions are paid an overall sum for taking care of your condition, rather than being paid for each individual treatment, test, or procedure. In doing so, providers are rewarded for coordinating care, preventing complications and errors, and reducing unnecessary or duplicative tests and treatments.

Center for Medicare & Medicaid Innovation (Innovation Center)¹³: The Innovation Center's mission is to help transform Medicare, Medicaid, and the Children's Health Insurance Program (CHIP) by reducing costs while preserving or enhancing quality of care. The Innovation Center is improving the health care system to provide better health care, better health, and reduced costs for beneficiaries, ultimately enhancing the health care system for all individuals and families.

Children's Health Insurance Programs (CHIP): CHIP is an insurance program jointly funded by state and Federal government that provides health insurance for low-income children (and, in some states, pregnant women) with too much household income to qualify for Medicaid but who cannot afford to purchase private health insurance coverage.

Community-based Care Transitions Program¹⁴: A major component of the Partnership for Patients is the [Community-based Care Transitions Program \(CCTP\)](#), a program created by Section 3026 of the Affordable Care Act. The CCTP tests models for improving care transitions from the hospital to other settings and reducing readmissions for high-risk Medicare beneficiaries. Community-based organizations (CBOs or CBOs partnering with acute care hospitals will use care transition services to effectively manage high-risk Medicare patients' transitions and improve their quality of care.

Community First Choice Option¹⁵: The Community First Choice Option lets states provide home and community-based attendant services to Medicaid enrollees with disabilities, under their State Plan. This option became available on October 1, 2011, and provides a 6 percent increase in Federal matching payments to states for expenditures related to this option.

Consumer Assistance Program Grants¹⁶: The Consumer Assistance Program grants will ensure that consumers get accurate information about their new rights and benefits under the Affordable Care Act by providing nearly \$30 million in new resources to help states and territories. These new grants will help strengthen and enhance ongoing efforts in the states and local communities to educate and protect consumers from some of the worst insurance industry practices. To find a summary of how each state or territory will use their new resources, go to:

<http://www.cms.gov/CCIIO/Resources/Grants/cap-grants-states.html>

Cost-sharing¹⁷: The share of costs covered by your insurance that you pay out of your own pocket. This term generally includes deductibles, coinsurance and copayments, or similar charges, but it doesn't include premiums, balance-billing amounts for non-network providers, or the cost of non-covered services. Cost-sharing in Medicaid and CHIP may also include premiums. Under some of the ACA requirements, cost sharing only counts these costs when applied to essential health benefits.

The Donut Hole¹⁸: Most plans with Medicare prescription drug coverage (Part D) have a coverage gap (called a "donut hole"). This means that after you and your drug plan have spent a certain amount of money for covered drugs, you have to pay most costs out-of-pocket for your prescriptions up to a yearly limit. Once you have spent up to the yearly limit, your coverage gap ends and your drug plan helps pay for covered drugs again. The donut hole is closing and will be fully closed by 2020.

Health Disparities¹⁹⁻²⁰: A health disparity is a particular type of health difference that is closely linked with social, economic, and/or environmental disadvantage.

Disparities are documented in many conditions, including: cardiovascular disease, asthma, diabetes, flu, infant mortality, cancer, HIV/AIDS, chronic lower respiratory diseases, viral hepatitis, chronic liver disease and cirrhosis, kidney disease, injury deaths, violence, behavioral health, and oral health.

Health Insurance Marketplaces²¹: Health Insurance Marketplaces are designed to make buying health coverage easier and more affordable. Starting in 2014, Marketplaces will allow individuals and small businesses to compare health plans, get answers to questions, find out if they are eligible for tax credits for private insurance or health programs like Medicaid or the Children's Health Insurance Program (CHIP), and, if qualified, enroll in a health plan that meets their needs.

For individuals and families, the Marketplace is a single place where you can enroll in private or public health insurance coverage. For small employers, the Marketplace is a way to level the playing field, where you have better choice of plans and insurers at a lower cost, the way larger employers do now.

A Marketplace Exchange can help you:

- Look for and compare private health plans.
- Get answers to questions about your health coverage options.
- Find out if you're eligible for health programs or tax credits that make coverage more affordable.
- Enroll in a health plan that meets your needs, if you qualify.

Medicaid²²: Each state operates a Medicaid program that provides health coverage for some lower-income people, families and children, the elderly, and people with disabilities. The eligibility rules for Medicaid are different for each state, but most states offer coverage for adults with children at some income level. In addition, beginning in 2014, most adults under age 65, with individual incomes up to about \$15,000 per year, will qualify for Medicaid in many states.

To learn more about your state Medicaid program, visit <http://finder.healthcare.gov/>

Medicaid expansion²³: Under the ACA, more people than ever before will qualify for Medicaid. Each state will determine whether to expand Medicaid to cover low-income adults.

To find out the most up-to-date status of state action on the Medicaid Expansion Decision, visit: <http://kff.org/medicaid/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

Medicare²⁴: Medicare is health insurance for people age 65 or older, people under 65 with certain disabilities, and people of all ages with End-Stage Renal Disease (ESRD is permanent kidney failure requiring dialysis or a kidney transplant).

Medicare Part D²⁵: Medicare Part D offers prescription drug coverage to everyone with Medicare. This coverage is referred to as Medicare Part D.

Pre-existing Condition Insurance Plan (PCIP)²⁶: PCIP was created by the Affordable Care Act to help uninsured people with a pre-existing condition get high quality care at affordable prices. New enrollment in PCIP ended in 2011. It served as a bridge to 2014, when insurers will no longer be allowed to refuse to sell coverage to people with any pre-existing condition, like cancer, diabetes, and asthma.

Prevention and Public Health Fund²⁷: The Affordable Care Act establishes a fund to invest in promoting wellness, preventing disease, and protecting against public health emergencies. Much of this work is done in partnership with states and communities, which already are using Prevention Fund dollars to help control the obesity epidemic, fight health disparities, detect and quickly respond to health threats, reduce tobacco use, train the nation's public health workforce, modernize vaccine systems, prevent the spread of HIV/AIDS, increase public health programs' effectiveness and efficiency, and improve access to behavioral health services.

The Small Business Health Options Program (SHOP)²⁸: The SHOP marketplace makes it possible for small businesses to provide qualified health plans to their employees. For 2014, the SHOP Marketplace is open to employers with 50 or fewer

full-time-equivalent employees (FTEs). Employers may qualify for tax credits if they use SHOP.

Hospital Value Based Purchasing Program (VBP)²⁹: The Affordable Care Act includes a number of policies to help physicians, hospitals, and other caregivers improve the safety and quality of patient care and make health care more affordable. Starting in October 2012, Medicare began rewarding hospitals that provide high-quality care for their patients through the new Hospital Value-Based Purchasing program. This program marks the beginning of a historic change in how Medicare pays health care providers and facilities—for the first time, hospitals across the country will be paid for inpatient acute-care services based partially on care quality, not based just on the quantity of the services they provide.

Bibliography⁸

- 1 <http://www.cdc.gov/Features/VitalSigns/HealthcareAccess/>
- 2 <http://www.hhs.gov/iea/acaresources/latinos.pdf>
- 3 <http://www.commonwealthfund.org/Publications/Issue-Briefs/2011/Nov/State-Trends-in-Premiums.aspx>
- 4 <http://www.legis.nd.gov/files/committees/63-2013nma/appendices/hc070913appendix.pdf?20131107133140>
- 5 http://www.jointcenter.org/hpi/sites/all/files/PatientProtection_PREP_0.pdf
- 6 http://minorityhealth.hhs.gov/npa/files/Plans/HHS/HHS_Plan_complete.pdf
- 7 <http://healthlawanswers.aarp.org/>
- 8 <http://www.cms.gov/CCIIO/Resources/Files/Downloads/marketplace-ways-to-help.pdf>
- 9 <http://www.gpo.gov/fdsys/pkg/FR-2013-08-30/pdf/2013-21338.pdf>
- 10 <http://www.healthcare.gov/glossary/a/affordable-care.html>
- 11 <http://www.cms.gov/Medicare/Medicare-Fee-for-Service-Payment/ACO/index.html>
- 12 <https://www.healthcare.gov/glossary/payment-bundling/>
- 13 <http://innovations.cms.gov/>
- 14 <http://innovation.cms.gov/initiatives/CCTP/?itemID=CMS1239313>
- 15 <http://medicaid.gov/Medicaid-CHIP-Program-Information/By-Topics/Long-Term-Services-and-Support/Home-and-Community-Based-Services/Community-First-Choice-1915-k.html>
- 16 <http://www.cms.gov/CCIIO/Resources/Grants/cap-grants-states.html>
- 17 <http://www.healthcare.gov/glossary/c/costsharing.html>
- 18 <https://www.healthcare.gov/glossary/donut-hole-medicare-prescription-drug/>
- 19 <http://healthypeople.gov/2020/about/DisparitiesAbout.aspx>
- 20 <http://minorityhealth.hhs.gov/npa/templates/content.aspx?lvl=1&lvlid=39&ID=287> 21
- 21 <https://www.healthcare.gov/what-is-the-health-insurance-marketplace/>
- 22 <http://www.healthcare.gov/using-insurance/low-cost-care/medicaid/index.html>
- 23 <http://marketplace.cms.gov/help-us/helping-consumers-with-medicaid.pdf>
- 24 <http://www.healthcare.gov/using-insurance/medicare-long-term-care/medicare/>
- 25 <http://www.medicare.gov/sign-up-change-plans/get-drug-coverage/get-drug-coverage.html>
- 26 <http://www.cms.gov/CCIIO/Programs-and-Initiatives/Insurance-Programs/Pre-Existing-Condition-Insurance-Plan.html>
- 27 <http://www.healthcare.gov/news/factsheets/2011/02/prevention02092011a.html>
- 28 <https://www.healthcare.gov/what-is-the-shop-marketplace/>
- 29 <http://www.cms.gov/apps/media/press/factsheet.asp?Counter=3947>

⁸ Reference to these web pages is made solely to provide examples of informational resources and should not be construed as an endorsement of these organizations, their programs or activities.