

AFFORDABLE CARE ACT INFORMATION

Current as of 8/30/2013

compiled by New Jersey State Library Reference Services

KEY POINTS:

New Jersey has decided to use the **Federally-facilitated Marketplace**. (Same in Pennsylvania)

Individuals wanting to explore coverage options will go to **Healthcare.gov** to find information and enroll. The site is called the **Health Insurance Marketplace**.

ENROLLING

Enrollment period is October 1, 2013 to March 31, 2014.

If you enroll by December 15th 2013, insurance goes into effect on January 1, 2014.

Thereafter, enrollment will be yearly from October 15 to December 7.

Getting Ready to Enroll:

<https://www.healthcare.gov/how-can-i-get-ready-to-enroll-in-the-marketplace/>

Checklist of what you will need to apply:

https://www.healthcare.gov/downloads/MarketplaceApp_Checklist_Generic.pdf

Four steps to enroll:

1. Create Account
2. Apply – need information about income and family members (see checklist).
3. Pick plan – compare qualified health plans
4. Enroll

There is a **toll-free hotline** for assistance – **1-800-318-2596**, 24 hours a day, 7 days a week.

(TTY: 1-855-889-4325)

Help available in English and 150 other languages.

Healthcare.gov has a Live Chat button on screen.

FINDING IN-PERSON HELP

NJ Centers offering enrollment assistance:

<http://www.hrsa.gov/about/news/2013tables/outreachandenrollment/nj.html>

Navigators provide assistance to people signing up for insurance both online and in print.

To see navigators by state:

<http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/Downloads/navigator-list-8-15-2013.pdf>

Definition of navigators, certified application counselors:

<http://www.cms.gov/CCIIO/Programs-and-Initiatives/Health-Insurance-Marketplaces/assistance.html>

Note: As of September 5, 2013, there is not yet a list of Certified Application Counselors available

GENERAL INFORMATION

How does the health care law protect me:

<https://www.healthcare.gov/how-does-the-health-care-law-protect-me/>

Timeline of ACA law:

<https://www.healthcare.gov/timeline-of-the-health-care-law/>

MedlinePlus Insurance (frequent updates on ACA)

<http://www.nlm.nih.gov/medlineplus/healthinsurance.html>

MEDICAID

The Affordable Care Act includes an expansion of Medicaid. Not every state is participating in the expansion of Medicaid. **New Jersey is participating.**

Medicaid enrollment will be coordinated with health care enrollment so individuals who qualify for Medicaid will be directed to information about it within the Healthcare.gov site.

Status of State Action on the Medicaid Expansion Decision (Kaiser Family Foundation):

<http://kff.org/medicaid/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act/>

For questions about New Jersey Medicaid, call 1-800-356-1561.

NJ Medicaid offices by county:

<http://www.state.nj.us/humanservices/dfd/programs/njsnap/cwa/>