

## How to talk about the Health Care Law in your Community

### For Faith and other Community-based Organizations

- **Faith and other community-based organizations often provide the link between those who are most vulnerable and hardest-to-reach and the health services they need.** As the health care law transforms health coverage for individuals and families in communities and congregations throughout the country, it's critical that people receive the correct information so that they can make the best choices for themselves and their loved ones.
- **Starting on November 1, 2016, people can enroll in health insurance** that begins on January 1, 2016 at [www.HealthCare.gov](http://www.HealthCare.gov).
- **If you already have health insurance through the Health Insurance Marketplace, starting on November 1 you can log into your account** on [www.HealthCare.gov](http://www.HealthCare.gov), update your information, review your plan's coverage, compare it to other 2016 plan costs and benefits, choose your plan and enroll. To make sure you get the best deal for January 1, 2016 coverage, you need to take action by December 15, 2015.
- The Health Insurance Marketplace gives **Americans who are uninsured, or who buy their own coverage, a whole new way to shop for coverage.**
- The best source for the latest and most accurate information about the Marketplace is the website, **HealthCare.gov**. **CuidadoDeSalud.gov** includes Marketplace information in Spanish. **The websites have new resources, videos, and checklists in English and Spanish** to help individuals, families and small businesses prepare for Open Enrollment.
- The websites also have information on **how the Health Insurance Marketplace works**, what the benefits are, and the key deadlines and milestones.
- **Consumers can call 1-800-318-2596 to speak with a trained customer service representative 24 hours a day, seven days a week.** The TTY telephone number for people with disabilities is 1-855-889-4325. Representatives are available in English and Spanish, and there is a **language line to assist callers in over 240 additional languages.**
- In congregations and communities across the country, the Affordable Care Act is **transforming health care for all Americans.** The health care law expands coverage, makes health care more affordable, improves access to care and strengthens the Medicare program for seniors and people with disabilities.

- The health care law expands coverage to millions of Americans **who would otherwise not have health insurance**, ensuring that more individuals and families receive the health care they need.
- Millions of Americans—individuals, families, and small businesses—have already found **health insurance that fits their budgets and meets their needs**, with less hassle, at the Health Insurance Marketplace.
- If you already have health insurance, the Affordable Care Act provides better and more affordable coverage as a result of new rights and protections for consumers. **The health care law includes the following consumer protections:**
  - Consumers **cannot be denied care or charged more because of a pre-existing condition.**
  - **Women generally cannot be charged more** for their health insurance just because they are women.
  - **Insurers can no longer cap the dollar amount they will pay** for essential health benefits in your lifetime.
  - **It is now illegal for an insurance company to drop you from a health care plan just because** you get sick or make an unintentional paperwork mistake.
  - Certain nonprofit organizations and small businesses can now get **tax credits to help pay for insurance coverage** for their employees as a result of the Affordable Care Act.
- **Plans that cover children as dependents must cover young adults under age 26 on their parent’s health insurance plan.** Millions of previously uninsured young adults have benefitted from this provision.
- **Many states have expanded their Medicaid programs** to assist those with incomes up to 138 percent of the Federal Poverty Level. If your estimated 2015 household income is less than \$16,243 for an individual, and less than \$33,465 for a family of four, you may qualify for free or low cost coverage through the Medicaid program.
- The health care law also **strengthens the Medicare program** for seniors and people with disabilities. Many preventive services are now free, including a wellness visit with your doctor, flu shots, and cancer screenings.
- Seniors who fall into the Medicare prescription drug “donut hole” also benefit from savings **on covered brand-name medications.**
- **Strong anti-fraud measures** have resulted in billions being returned to the Medicare Trust Fund helping to secure its solvency for generations to come.

- Thanks to the Marketplace, **consumers are able to go to one place to search for health coverage options; get accurate information in easy to understand language on different plans;** and make apples-to-apples comparisons of private insurance plans. They can get comprehensive information about benefits and quality, side by side with facts about premiums and deductibles, before they have to make a choice.
- **All health plans offered on the Marketplace must cover a comprehensive set of benefits,** including physician visits, preventive care, hospital stays, and prescriptions. Plans must also treat everyone fairly; discrimination against pre-existing conditions is banned. Coverage starts as soon as January 1, 2016.
- **No matter where they live, consumers only need to fill out a single application** on the Marketplace to choose from the health plans available in their area, to learn if they qualify for programs like Medicaid or the Children’s Health Insurance Program, or to find out if they qualify for lower costs on monthly premiums or out-of-pocket costs.
- We’re counting down to coverage, and we want you, our stakeholders and partners, to join our conversation. **Start by visiting [marketplace.cms.gov](http://marketplace.cms.gov).** There you’ll find information and resources for anyone who wants to help raise awareness and educate others about the Marketplace.
- **We’d like your help in spreading the word that “now’s the time to act.” We invite you to engage your networks, your stakeholders, your community, and your congregations.** You can help ensure that no one who is eligible is left out, left behind, or left on the sidelines of the Marketplace. Open enrollment begins on November 1, 2015 and ends January 31, 2016.
- **The health care law is already making a difference in the lives of millions of Americans.** 9.9 million people signed up for Marketplace plans and paid their premiums in 2015. Over 13.1 million additional individuals enrolled in Medicaid and CHIP as of February 2015. Millions of young adults have gotten covered on their parent’s plan because the law says that plans that offer dependent child coverage must allow them to do so until they turn 26.
- You are trusted messengers in this community. We hope you **share this information** with those around you so they can be connected with the care they need.

## **Key Websites:**

[www.HealthCare.gov](http://www.HealthCare.gov) - Website to learn more about the Health Insurance Marketplace and to enroll from November 1, 2015 –January 31, 2016. Coverage begins as early as January 1, 2016.

[www.CuidadoDeSalud.gov](http://www.CuidadoDeSalud.gov) - Spanish language website of HealthCare.gov.

[Marketplace.cms.gov](http://Marketplace.cms.gov) - Resources to help people who are new to the Marketplace, newly enrolled or already enrolled in health insurance.

[www.hhs.gov/healthcare](http://www.hhs.gov/healthcare) - Health insurance literacy tools, stories, blogs, tweets and other information about the health care law for consumers.

[www.hhs.gov/partnerships](http://www.hhs.gov/partnerships) - HHS Partnership Center ACA toolkit, webinars on the health care law, key websites, information on Navigators and Assisters, FAQs and more.

## **Key Dates:**

November 1, 2015: Open Enrollment Begins in the Health Insurance Marketplace

December 15, 2015: the Deadline to sign up for coverage to start January 1

January 1, 2016: 2016 Coverage Begins in the Health Insurance Marketplace

January 31, 2016: Open Enrollment Period Ends in the Health Insurance Marketplace

## **How to Enroll in the Health Insurance Marketplace:**

- Through the website [www.HealthCare.gov](http://www.HealthCare.gov)
- In Person – [www.HealthCare.gov/apply-and-enroll/get-help-applying/](http://www.HealthCare.gov/apply-and-enroll/get-help-applying/)
- By Phone - Telephone numbers are:
  - (800) 318-2596
  - (855) 889-4325 (TTY)

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Email: [Partnerships@hhs.gov](mailto:Partnerships@hhs.gov)

Phone: 202-358-3595

[www.hhs.gov/partnerships](http://www.hhs.gov/partnerships)

