The Health Care Law: More Choices, More Protections

What the Health Care Law Means for You

Health insurance coverage helps protect you from the high costs of health care. No one plans to get sick or hurt, but most people need to get treated for an illness or injury at some point, and health coverage helps pay these costs. The health care law—also known as the Affordable Care Act (ACA)—gives you more control over your health care by offering ways to get and pay for coverage, while also offering greater consumer protections.

More Ways to Shop For Health Coverage

Through the Health Insurance Marketplace, you can shop for and compare plans and get your health coverage questions answered. Individuals, families who don't have coverage or buy their own coverage, and small businesses can shop for coverage in the marketplace and make "apples-to-apples" comparisons of different plans.

- Plans are offered in four different tiers, sometimes called "metal levels," so it's easier to make "apples-to-apples" comparisons among plans. The tiers—bronze, silver, gold and platinum—are based on how generous the plan is for the benefits and services covered. Bronze plans will have the lowest monthly payments (premiums), but the individual's share of costs, like deductibles and copayments, will be higher. Platinum plans will have the highest premiums, but fewer additional costs for consumers.

- There is financial help for individuals and families based on their income. For example, for coverage in 2016, an individual with a household income between about $11,800 and $47,100 or a family of four with a household income between about $25,300 and $97,000 would qualify for help with monthly payments (premiums) and other costs. These numbers are estimates, so be sure to check with your Health Insurance Marketplace for current figures.

- The amount of financial help you get varies with your income. People with very limited incomes receive the greatest financial help, while those with moderate incomes receive somewhat less.

- The marketplace is not for people who already have health coverage, such as Medicare, Medicaid, Children's Health Insurance Program (CHIP), TRICARE or VA coverage. The

marketplace also is not for people with employer coverage, except where the employer plan is considered “unaffordable” or “inadequate.”

More Consumer Protections

There are now more consumer protections for all of us. Whether you buy health insurance on your own or get it through your job, the health care law’s protections help make your coverage more secure, so it’s there for you when you need it.

- Your health plan can’t drop your coverage just because you get sick and can’t deny you services for health problems you had before your insurance started (known as pre-existing conditions).
- Your health plan can’t charge you more because of your gender or if you get very sick.
- Your health plan can’t put dollar limits on how much it will pay for covered services you receive in a year (annual dollar limit) or over the life of the plan (lifetime dollar limit).
- Your health plan must cover certain recommended preventive care at no cost to you.
- There are limits on what your health plan can make you pay toward your deductible, coinsurance and copayments, but not your monthly payments (premiums).
- You can keep your children on your family plan until they reach age 26—even if they don’t live at home, are married or attend school.

Improvements to Medicare

The health care law strengthens Medicare and improves coverage.

- If you fall into the Medicare Part D prescription drug doughnut hole, the health care law helps reduce the cost of your prescription medicines while you are in the doughnut hole.
- Medicare now covers more preventive care health screenings and tests. Preventive care is important to catch health problems sooner and treat them more quickly.
- Medicare will give bonus payments to doctors and nurses who provide primary care in areas with doctor shortages.
- Primary care doctors and nurses who treat people with Medicare will get bonus payments for providing quality care.

More People Covered Under Medicaid

Medicaid is a state and federal government program that provides health care for people with limited incomes. In the past, state Medicaid programs covered mostly children, pregnant women and people with disabilities. States now have the option to expand their Medicaid programs to cover more people with limited incomes.

Learn More

- Find out how the health care law works for you and your family. Get started with AARP's Health Law Answers: www.HealthLawAnswers.org.
- Learn more at AARP and the Health Care Law: www.HealthLawFacts.org.
- Use this Health Insurance Marketplace Calculator to get an estimate of the financial help you may qualify for and an estimate of your monthly payment (premium) for coverage you buy through the Health Insurance Marketplace.