

# AFFORDABLE CARE ACT – GET COVERED –

This fall marks the start of the biggest part of the Affordable Care Act, bringing hundreds of thousands of North Carolinians who have lived without health care closer to having coverage. The ACA, also known as “Obamacare,” is law -- introduced in Congress in 2009, signed by President Obama in 2010, and upheld by the U.S. Supreme Court in 2012.

Among many people of faith, caring for our most vulnerable citizens is a tenet of our beliefs. And for Christians, the stories of Jesus as a healer, the Great Physician, are a vital part of his ministry. The NC Council of Churches has worked for universal health care for decades, and the ACA is a positive step forward.

## The Affordable Care Act has already done good:

- Children can stay on their parents insurance until age 26.
- Children under age 19 cannot be excluded because of pre-existing conditions.
- Women can have direct access to an OB/GYN without a referral.
- Insurance companies must pay out at least 80% of the premiums you pay for health care costs.
- Insurance policies must be written in easy-to-understand language, and policies must be standardized to allow for easy cost comparisons.
- Lifetime caps on insurance payouts for essential benefits are eliminated.

If you have health insurance either through a government program (such as Medicare or Medicaid) or where you work, nothing much will change for you. But if you don't currently have health insurance or you buy your own, “marketplaces” (also called “exchanges”) will provide you with access to a variety of insurance options, enable you to make apples-to-apples comparisons on those policies, and provide financial subsidies to help pay the premiums if you meet income limits.

Turn over for more information  
on what you need to know  
and do.

## WHAT YOU NEED TO KNOW:

- You can now find a quality health care plan for you and your family and enroll on the Health Insurance Marketplace. Coverage starts as early as January 1, 2014.
- By law, if you don't have insurance, regardless of reason, you have to purchase it or pay a penalty. Hardship exemptions are available, but specific criteria apply.
- You cannot be turned away because of a pre-existing condition, and premiums cannot be higher because of your health history.
- Financial help paying for your new insurance may be available. Try this calculator at Kaiser Family Foundation -- <http://kff.org/interactive/subsidy-calculator/>.
- All health plans must cover essentials including: doctor visits, lab work, hospitalizations, emergency room services, maternity care, prescriptions, mental health services and more.
- You can apply for health insurance online, by mail or in person.

## WHAT YOU NEED TO DO:

- Visit [www.healthcare.gov](http://www.healthcare.gov) to create a personal account. The process is quick and easy, and it will help you enroll through the Marketplace.
- Visit [www.getcoveredamerica.org](http://www.getcoveredamerica.org) to sign up for updates.
- Visit [www.ncchurches.org/aca](http://www.ncchurches.org/aca) for resources from the NC Council of Churches.
- Visit your local public library or community health center.
- Call to schedule an appointment with an in-person assister: Toll free 1-855-733-3711.



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