

## ***Practical Guide to the Affordable Care Act*** **Key aspects to keep in mind**

Enrollment for health insurance under the new Affordable Care Act (ACA or ObamaCare) began Oct. 1. With any new initiative, there is a lot to learn, and it can be confusing. Here are key things to know:

**If you already have health insurance through your workplace or if you have Medicare, Medicaid or AllKids, you do not need to do anything.** Your coverage will continue with expanded benefits.

- ❖ All policies will now have to cover these services: Ambulatory patient services • Emergency services • Hospitalization • Prescription drugs • Laboratory services • Rehabilitative and habilitative services and devices • Preventive and wellness services and chronic disease management • Pediatric services, including oral and vision care • Maternity and newborn care (care before and after a baby is born) • Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- ❖ Insurance companies cannot deny coverage or charge more because of a pre-existing condition.
- ❖ A parent can insure a child until he/she is 26 years old.

**If you do not currently have health insurance, you must enroll in a plan or pay a fine.** Health insurance plans are being offered through a Health Insurance Marketplace, a one-stop shop to help find a plan that fits your budget and meets your needs. With one application, you can see all your options and enroll.

**You may have heard about problems with signing up.** We in Illinois have our own website to get information and enroll: [GetCoveredIllinois.gov](http://GetCoveredIllinois.gov). It is reliable and easy to use. Here you can even find a person to talk with you person-to-person and walk you through enrollment. Simply phone 866.311.1119. You can also find information at [HealthCare.gov](http://HealthCare.gov). and (in Spanish) [CuidadoDeSalud.gov](http://CuidadoDeSalud.gov).

**Key dates:** Enrollment began Oct. 1 and ends Mar. 31, 2014. Coverage begins as early as Jan. 1, 2014.

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