

ACA InfoSheet #3 – Children

The Affordable Care Act of 2010: What Parents & Guardians of Children Need to Know About Health Care Reform

The new healthcare reform law (Patient Protection and Affordable Care Act of 2010, called the ACA) is complicated. The ACA has different features for people of different ages. The law's provisions start at various times from 2010 to 2020. ACA InfoSheet #3 lists some major features of the ACA that are important to Parents and Guardians of Children less than 19 years old, and suggests places to get more information.

Parents & Guardians of Children less than 19 years old need to know that:

- 1. Starting September 23, 2010** – Private health insurance plans cannot deny children coverage because of an existing health problem (pre-existing health condition, such as diabetes, asthma, cancer, kidney failure, or birth defect), provided parents sign the child up for the insurance during a fixed, annual enrollment period. Check with your employer or insurer.
- 2. Starting September 23, 2010** – Private health insurance plans cannot exclude sick children from coverage or delay coverage for them. In addition, the ACA prevents insurers from setting lifetime limits on healthcare costs, or setting unreasonable annual limits on costs. Check with your employer or insurer.
- 3. Starting 2010** -- Children and their parents will benefit from other features of the ACA, including:
 - a.** Expanded home visiting for mothers, infants, and pre-school children (Nurse-Family Partnership program), with comprehensive services for high-risk families;
 - b.** Expanded school-based health centers to provide comprehensive primary health services to low-income school children; and
 - c.** Local public health prevention (immunizations for contagious diseases, plus screening tests for health problems) and wellness programs (quit smoking, lose weight, and other programs to help you feel better and live longer).
- 4. Starting 2014** – The ACA will expand Medicaid to cover all children in families with incomes under 133 % of the Federal Poverty Level (FPL). To check on each year's FPL income figures, go to <http://aspe.hhs.gov/poverty/>. Check with your local Medicaid office or Social Services office for more information.
- 5. Starting 2014** -- Uninsured children in families with incomes greater than 133 % of the FPL may get coverage through the ACA health insurance exchanges in each state. The Exchange will have one-stop-shopping for health insurance with approved benefits

and costs. The Exchange also will provide information about subsidies to help families with incomes between 133 and 400 % of the FPL purchase coverage. The subsidies decrease as family income increases. Families with incomes greater than 400 % of the FPL are not eligible for subsidies.

6. **Starting 2014** – With a few exceptions, families with incomes greater than 133% of the FPL are required to purchase health insurance, either through an employer or the ACA insurance exchanges. Families who do not have health insurance may have to pay a penalty, unless their income is low enough that they do not have to file federal income taxes.
7. **Starting 2014** -- Uninsured children also may get coverage through their parents' employers, since the ACA has both incentives and penalties to encourage a) employers to offer health insurance, and b) employees to take up that insurance coverage.

To learn more about the Affordable Care Act of 2010, please try these suggestions:

- Go to your local library and ask the Reference Librarian to help you find information about the Affordable Care Act of 2010.
- If you use a computer, please try the following websites. If you don't use a computer, check at your local library for classes to learn how to use the library's public computers.
 - Kaiser Family Foundation – Click the KFF Summary of New Health Reform Law. <http://www.kff.org/healthreform>
 - Robert Wood Johnson Foundation <http://www.rwjf.org/healthreform>
 - State of Michigan <http://www.michigan.gov/ofir> Click Healthcare Insurance Information & What's New <http://www.michigan.gov/healthcarereform> for State information.
 - United States Government This website shows the latest information. <http://www.healthcare.gov>

As federal and state agencies put the provisions of the Affordable Care Act in place, the federal rules and special state features may cause this information to become out-of-date. Please check federal and state websites for up-to-date information or visit your local library.

This InfoSheet was produced by the Michigan Public Health Institute – Center for Nursing Workforce & Policy with support from the Michigan Public Health Training Center, located at the University of Michigan - School of Public Health in the Office of Public Health Practice, and the Michigan Department of Community Health – Office of the Chief Nurse Executive. There are three ACA InfoSheets, #1 for Seniors, #2 for Adults, and #3 for Children; all are available at www.micomon.org/events if you wish to make copies.