



# Health Insurance and the Patient Protection and Affordable Care Act

Beginning October 2013, under the Patient Protection and Affordable Care Act (also known as the Affordable Care Act or Obamacare), Virginians will have access to the Federal Health Insurance Marketplace to purchase health insurance.

Virginians covered by Medicaid or the Family Access to Medical Insurance Security (FAMIS) programs will remain on those programs. The Patient Protection and Affordable Care Act does not affect eligibility or enrollment for Medicare beneficiaries.

## Where to go for more information or assistance



**CoverVA.org** - Virginians can get information regarding Medicaid, FAMIS, the Federal Health Insurance Marketplace and other community health care options from the new Cover Virginia website (available in October 2013)



**CommonHelp.Virginia.gov** - Virginians can apply for Medicaid or FAMIS as well as social service programs online at Virginia's CommonHelp website



**Healthcare.gov** - Individuals can access the Federal Health Insurance Marketplace online at this website or by calling 1-800-318-2596 to purchase private health insurance. They can determine if they are eligible for federal tax credits or subsidies to help pay for health insurance (Spanish version [www.CuidadoDeSalud.gov](http://www.CuidadoDeSalud.gov))



**Department of Social Services** - As always, your local Department of Social Services office can help with questions and application for Medicaid, FAMIS, and other benefits



**Cover Virginia Call Center** - Virginians without access to a computer can apply for Medicaid or FAMIS by calling the Cover Virginia Call Center at 1-855-242-8282 (available in October 2013)

## DETERMINE YOUR HEALTH CARE OPTIONS



**Uninsured Virginia Residents**



VISIT

- Cover Virginia Website
- Common Help Website
- Federal Health Insurance Marketplace

OR



VISIT

Local Social Services Office

OR



CALL

Cover Virginia Call Center



**Best Options Available**

# Other Facts

- **Where else can I get help?**

Federally certified Navigators and Certified Application Counselors are available to help people understand and apply for health insurance through the Federal Health Insurance Marketplace. Virginia Poverty Law Center, Inc. and Advanced Patient Advocacy are serving as Navigators in Virginia.

 **The Virginia Poverty Law Center, Inc.**  
ENROLL Virginia Project  
[www.ENROLL-Virginia.com](http://www.ENROLL-Virginia.com) (available October 2013)  
(888) 392-5132 (available October 2013)

 **Advanced Patient Advocacy, LLC**  
[www.EnrollAPA.com](http://www.EnrollAPA.com)  
(available October 2013)

- **I am currently insured. Do I need to do anything?**

Individuals currently receiving health coverage from Medicaid, FAMIS, or Medicare may remain on their current plan without taking any action until contacted by their local Department of Social Services at the next renewal date. Individuals receiving health coverage through their employer or direct purchase should check with their employer or health insurance provider.

- **Is anything changing for Medicaid enrollees?**

**Seniors, 65 or over, and Persons with Disabilities (SPD)** – There is no change for SPD Medicaid enrollees.

**Families and Children** – Starting October 1, tax information will be used to verify income. Current Medicaid and FAMIS enrollees do not need to take any action until they are contacted by their local Department of Social Services.

- **What do employers need to do under the Patient Protection and Affordable Care Act?**

There are a number of changes for business which include potential penalties and tax credits to help pay for insurance. For more information, please visit:

- <http://kff.org/infographic/employer-responsibility-under-the-affordable-care-act/>

- **How will the Patient Protection and Affordable Care Act affect small business and their employees?**

If you own a business that employs between 2 and 50 employees, please visit the following sites for more information:

- [www.Healthcare.gov/Small-Businesses](http://www.Healthcare.gov/Small-Businesses)
- [www.IRS.gov/uac/Affordable-Care-Act-Tax-Provisions-Home](http://www.IRS.gov/uac/Affordable-Care-Act-Tax-Provisions-Home)
- [www.SBA.gov/Healthcare](http://www.SBA.gov/Healthcare)

For more information, please read [http://www.dmas.virginia.gov/Content\\_atchs/atchs/faq-ppaca.pdf](http://www.dmas.virginia.gov/Content_atchs/atchs/faq-ppaca.pdf)

## Key Dates

**October 1, 2013 –  
March 31, 2014**

Individuals, families and small businesses can apply for commercial or private health insurance for 2014 at the Federal Health Insurance Marketplace

**January 1, 2014**

Benefits begin for individuals or families who obtain coverage through the Federal Health Insurance Marketplace

**Ongoing**

Individuals can apply for Medicaid and FAMIS at any time during the year

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