



# The Affordable Care Act and People with Disabilities

On March 23, 2010, President Obama signed the Patient Protection and Affordable Care Act (ACA). The law puts in place health insurance reforms that will be implemented over four years and beyond. On June 28, 2012, the Supreme Court rendered a final decision to uphold the ACA. Open enrollment in the Health Insurance Marketplace begins on Oct 1, 2013.

The Affordable Care Act (ACA) includes important changes that impact the disability community. Among others, these include:

**Pre-Existing Conditions:** Prior to the passage of the ACA, many people living with disabilities were often denied coverage, charged higher premiums, or had their coverage rescinded following an injury. Under the ACA, in 2014 most insurance plans won't be allowed to deny or exclude coverage to any American based on a pre-existing condition, including a disability.

**Lifetime and Annual Benefit Caps:** One of Christopher Reeve's greatest fears was that he would exceed the lifetime or annual cap on his insurance coverage. No population is more affected by these caps than those dealing with catastrophic injury. Under the ACA, lifetime caps on benefits are prohibited. After 2014, this will include both lifetime, as well as annual caps.

**Medicaid Expansion:** The Medicaid program provides health coverage to some of the country's most vulnerable populations, including people with disabilities. While the ACA mandated expansion of state Medicaid programs for all Americans under 65 with incomes up to approximately \$15,000, the Supreme Court decision in 2012 made state expansion optional. For information on Medicaid eligibility in your state, please visit [www.medicaid.gov](http://www.medicaid.gov)

**Health Insurance Marketplaces** will be established in all states in 2014. Individuals can use the “Marketplaces” to shop for health insurance—much in the same way they currently shop online for airline tickets or hotel rooms. The Marketplaces will provide information on insurance options, including eligibility for public coverage programs, as well as tax credits and premium assistance to help make insurance more affordable.

**Home and Community-Based Services:** The ACA expands home and community-based services offered through state Medicaid programs, making it easier for people with disabilities to live at home, rather than being forced to receive services in an institutional setting. Among others, improvements include programs such as the “Community First Choice Option,” which provides home and community-based attendant services and supports for people who are eligible for an institutional level of care.

Source: Paralysis Resource Guide ([www.ChristopherReeve.org/Guide](http://www.ChristopherReeve.org/Guide))

## Websites

### **HealthCare.gov**

[www.HealthCare.gov](http://www.HealthCare.gov)

HealthCare.gov is the official site from the Centers for Medicare & Medicaid Services for info on ACA, obtaining insurance through the health insurance marketplace and navigators. For Spanish language info, see [www.Cuidadodesalud.gov](http://www.Cuidadodesalud.gov).

### **Healthcare.gov: Where Can I Read the ACA?**

<https://www.healthcare.gov/where-can-i-read-the-affordable-care-act/>

Has the full law

### **Healthcare.gov: What is the Health Insurance Marketplace?**

<https://www.healthcare.gov/what-is-the-health-insurance-marketplace/>

Phone: 800-318-2596

TTY: 1-855-889-4325

### **Healthcare.gov: Coverage Options for People with Disabilities**

#### **Lities**

<https://www.healthcare.gov/people-with-disabilities/coverage-options/>

### **Centers for Medicare & Medicaid Services: Health Insurance Marketplace**

<http://marketplace.cms.gov/>

This site is for companies or organizations that want to help people with their options under the ACA.

### **Forbes 3/26/13 “How ObamaCare Will Impact Americans with Disabilities” by Ford Vox**

<http://www.forbes.com/sites/fordvox/2013/03/26/how-obamacare-will-impact-americans-with-disabilities/>

**Internal Revenue Service: ACA Tax Provisions**

<http://www.irs.gov/uac/Affordable-Care-Act-Tax-Provisions>

**Henry J. Kaiser Family Foundation: Health Insurance Marketplaces**

[http://kff.org/tag/marketplaces/#./?&\\_suid=137997527013409382830900478263](http://kff.org/tag/marketplaces/#./?&_suid=137997527013409382830900478263)

**National Disability Navigator Factsheet: Renewals and Redeterminations**

<https://nationaldisabilitynavigator.org/ndnrc-materials/fact-sheets/fact-sheet-18/>

**The Patient Protection and Affordable Care Act Detailed Summary from Responsible Reform for the Middle Class/Democratic Policy & Communications Center**

<http://dpc.senate.gov/healthreformbill/healthbill04.pdf>

**Small Business Health Options Program (SHOP)**

<https://www.healthcare.gov/small-businesses/>

SHOP is a new way to buy insurance for employers with 50 or less employees. After Oct. 1, 2013, you may call 800-706-7893 Mon-Friday 9 am -5 pm with questions on this program.

**Veterans Administration: Affordable Care Act (ACA) and Your VA Coverage**

<http://www.va.gov/health/aca/>

<http://www.va.gov/health/aca/FAQ.asp>

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