

INTERACT FOR HEALTH

A Catalyst for Health and Wellness

The New Healthcare Law and You

How will the new healthcare law affect you if you have a **DISABILITY**?

The Affordable Care Act (ACA) makes many changes that will benefit people with a disability. These include making health insurance more available and affordable, improving physical access to healthcare facilities and making sure that you are not discriminated against.

NOW ...

- Children younger than 19 cannot be denied insurance because of a disability or any other health problem.
- Young adults up to age 26 can stay on their parents' family insurance plan even if they are disabled.
- Insurers cannot limit how much they will spend on essential health benefits over your lifetime. Essential health benefits are basic services that most insurance plans must cover by 2014. They include rehabilitative and habilitative services, mental and behavioral health treatment, prescriptions, chronic disease management, emergency care and more.
- Annual limits on essential health benefits cannot be less than:

	For plan years that start after:
\$2 million	Sept. 22, 2012
Unlimited	Jan. 1, 2014

- If you have been uninsured for six months or more because of your disability or other health condition, you can buy insurance through the Pre-Existing Condition Insurance Plan (PCIP). For information:
 - Ohio residents: www.ohiohighriskpool.com
 - Kentucky and Indiana residents: www.pcip.gov
- Insurers cannot cancel your insurance because you become disabled or sick.
- All children up to age 19 who have Medicaid will be covered by the Medicaid Early Periodic Screening, Diagnosis, and Treatment (EPSDT) benefit plan. This plan makes sure that kids have access to preventive, dental,

mental health, developmental and specialty services. This includes care for developmental disabilities and delays.

BEGINNING IN 2014 ...

- If you make 138% or less of the Federal Poverty Level (FPL) (in 2012, \$15,415 for a single person, \$31,809 for a family of four) *and* your state implements the Medicaid expansion, you will get Medicaid. This will no longer be partly based on whether you are pregnant or disabled.
- States that choose to expand Medicaid must provide Medicaid to foster children until age 26.
- You cannot be charged a higher premium because of your disability or any other health condition. Premiums can vary based only on:
 - Age
 - Tobacco use
 - Where you live
 - Whether you are buying an individual or family plan
- Insurers cannot limit how much they will spend on essential health benefits each year.
- All insurance plans sold through health insurance exchanges or on the individual or small group market must cover at least 60% of the cost of essential health benefits.
- No one may be denied insurance because of a disability or any other health problem.
- Your out-of-pocket expenses (deductibles, co-pays and co-insurance) for essential health benefits cannot be more than:

If you make:	Your spending on essential health benefits is limited to:	
	Individual	Family
>400% of the FPL	\$5,590	\$11,900
300%-400% FPL	\$3,967	\$7,933
200%-300% FPL	\$2,975	\$5,960
100%-200% FPL	\$1,983	\$3,967

How will the new healthcare law affect you if you have a **disability**? (cont'd)

ALSO ...

- States that help Medicaid beneficiaries get into home- and community-based care instead of an institution will get extra federal Medicaid funding.
- The Department of Health and Human Services must consider the needs of people with disabilities when deciding what will be essential health benefits.
- States and community-based organizations have received \$69 million to help people with disabilities understand their healthcare options. This includes helping you understand:
 - Medicare and Medicaid benefits,
 - Long-term care options (home-based, community-based, institutional care),
 - Support services that can help you return home after a stay in a nursing or rehab facility.

Indiana and Kentucky will use their grants to strengthen the states' Aging and Disability Resource Centers (ADRCs).

- The U.S. Access Board is setting up new rules to make doctors' offices and hospitals more accessible to people with disabilities. The new rules will make sure that you can enter, use and exit standard medical equipment. This includes exam tables and chairs, scales, mammography equipment and X-ray machines.
- Medical providers will be educated in disability awareness. This aims to reduce health disparities for people with disabilities. It also aims to increase the number of health workers, including dentists, trained to meet your healthcare needs.
- Discrimination based on disability is prohibited under any

health program or activity that receives federal funds. These funds include tax credits, subsidies or insurance contracts.

- Employers with wellness programs will design them so that you can take part and get the same benefit as others.
- The federal government will collect health survey data from people with disabilities to better understand and improve:
 - The health of people with disabilities compared with other groups
 - Where people with disabilities receive healthcare,
 - The number of providers with accessible facilities and equipment,
 - The number of providers trained to meet the needs of patients with disabilities.

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This is part of a series about the new health care law — the Affordable Care Act. For more information, visit reform.interactforhealth.org

Interact for Health, formerly The Health Foundation of Greater Cincinnati, improves the health of people in the Cincinnati region by being a catalyst for health and wellness. We accomplish our mission by promoting healthy living through grants, education and policy. Interact for Health is an independent nonprofit that serves 20 counties in Ohio, Kentucky and Indiana.

