

ACA: HERE TO STAY!

The Affordable Care Act (ACA) also known as “ObamaCare.” ACA is a federal law that required the private insurance industry to change many harmful practices.

THE ACA ESTABLISHED...

10 ESSENTIAL HEALTH BENEFITS

- 1** AMBULATORY CARE
- 2** EMERGENCY SERVICES
- 3** HOSPITALIZATION
- 4** MATERNITY & NEWBORN CARE
- 5** MENTAL HEALTH & SUBSTANCE USE DISORDER SERVICES
- 6** PRESCRIPTION DRUGS
- 7** REHABILITATIVE DISEASE MANAGEMENT
- 8** LABORATORY SERVICES
- 9** PREVENTATIVE WELLNESS SERVICES & CHRONIC DISEASE MANAGEMENT
- 10** PEDIATRIC SERVICES, INCLUDING ORAL & VISION CARE



The ACA created two new paths for people to get comprehensive health coverage (insurance).

PATH 1

“ACA Adult”
Medicaid Expansion
For U.S. Citizens and
qualified non-citizens
under 138% Federal
Poverty Level (FPL).

PATH 2

ACA Marketplace for
U.S. citizens and lawfully
present individuals to
purchase private health
insurance plans on an
online “marketplace.”

If a person is eligible to purchase and enroll in an ACA plan, they may also qualify to receive financial assistance to lower the monthly cost of the insurance (the premium) and lower the cost-sharing (ex: co-payments).

- You’ll have a lower deductible.
- You’ll have lower copayments or coinsurance.
- You’ll have a lower “out-of-pocket maximum”

WHO IS ELIGIBLE

FOR ACA COVERAGE?



- Live in the United States
- Are a U.S. citizen or have a “lawfully present” immigration status
- Are not incarcerated
- Do not have (or are not eligible for) health insurance through an employer, Medicare, Medicaid, Children’s Insurance Program (CHIP), or other source that provides qualifying health coverage

**Undocumented immigrants & DACA recipients are not eligible for ACA coverage*

HOW DO I ENROLL

IN ACA COVERAGE?



During open enrollment period (usually November 1 – January 15) or another time of year if you qualify for a special enrollment period*.

- For 2022, there is a special enrollment period for individuals with incomes < 150% FPL
- If you recently gained U.S. citizenship or had a change in your immigration status, you may qualify for a Special Enrollment Period.
- Depending on your Special Enrollment Period type, you may have 60 days before or 60 days following the event to enroll in a plan.
- Information provided to the Marketplace won’t be used for immigration enforcement purposes.

RESOURCES



- The ICIRR Family Support Network is available for community members to discuss health coverage eligibility options: 1-855-435-7693.
- Getcoveredillinois.gov: provides a checklist of what to look for in a health plan, explains different plan options, and connects to a trained counselor to help enroll or direct community members to Medicaid to determine their eligibility.



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