

# Affordable Care Act (ACA, Obamacare) - What You Need to Know

**WHAT is it?** The federal health care law, the Affordable Care Act (ACA), passed in 2010, creates more access to more comprehensive health insurance to more people who do not have insurance through their employer or through the military. It expands eligibility for Medi-Cal (no-cost public health plan), offers subsidies (tax credits) to low and middle-income people to help them pay their premiums, and imposes new regulations on the health insurance industry.

**WHO qualifies?** Citizens and legal residents who have lived in the U.S. for at least 5 years. They may be eligible for no-cost insurance or subsidized insurance through the online health insurance marketplaces if their income meets certain thresholds and their employer, parents or the military do not offer affordable coverage. Note: people who qualify for DACA (Dreamers) qualify for Medi-Cal in California, but not the ACA.

**WHERE can you get information?** In California, the website is [www.coveredca.com](http://www.coveredca.com) you may also go to the Covered California Enrollment Centers (see below).

**How much will this COST you?** Compare your cost options by clicking on “Shop and Compare”, then “Shop and Compare Tool”. Enter your income, zip code, and the number of persons in your family and their ages. The website will then tell you if “you may qualify for Medi-Cal”, (a no-cost plan), or are eligible for a subsidy to help with premiums. For each private insurance plan that you look at, it will list the cost of the **Your Total Monthly Payment (which is what you will pay each month)**, as well as what your Monthly Premium Assistance (Tax Credit) would be, and the Total Monthly Premiums before your tax credit (discount). **Be sure to look what you would actually pay each month.**

**HOW and WHEN do you sign up?** For both private insurance plans and Medi-Cal, go to [www.coveredca.com](http://www.coveredca.com). If you qualify for Medi-Cal, you may apply at any time during the year. If you do not qualify for Medi-Cal and will be purchasing private insurance through the website, you may apply only during the open enrollment period, unless you qualify for special enrollment due to a “qualifying life event” (lose insurance, divorce, job loss, move, marriage etc. See: <http://www.coveredca.com/individuals-and-families/getting-covered/special-enrollment/>).

**What are the CONSEQUENCES of not participating?** Generally, you will have to pay a tax penalty for not enrolling in some health insurance plan, which will rise each year, unless you qualify for a hardship exemption from the mandate to obtain health insurance through the federal government. Details about tax penalties and exemptions can be found at: [www.healthcare.gov/exemptions-tool/#](http://www.healthcare.gov/exemptions-tool/#)

## What do YOU HAVE TO DO?

1. If you are under the age of 26 and either one of your parents has private health insurance, speak to them about being added to one of their insurance policies.
2. If you have insurance through the military, please review the handout “VA Health Care and the ACA”. If your VA plan qualifies as health insurance under the ACA you do not need to do anything; you can still buy supplemental insurance through Covered California marketplace or independently, but you would not qualify for subsidies. If you do not have a plan that qualifies as health insurance under the ACA, go to [www.coveredca.com](http://www.coveredca.com) to look at your insurance options.
3. If your employer offers insurance, see your Human Resources department to sign up. If your employer’s plan is not affordable, you may qualify to buy subsidized health insurance through the above online marketplace. Go to [www.coveredca.com](http://www.coveredca.com) for info about “what is affordable” and to apply.
4. If none of the above apply to you, go to [www.coveredca.com](http://www.coveredca.com) to obtain health insurance. If at any time you have trouble enrolling for health insurance (private insurance or Medi-Cal) at the website, you may request assistance. On the home page of the [www.coveredca.com](http://www.coveredca.com) website, click on the box “Free Local help to Enroll.” You will be asked to put in your zip code, your language preference, and the distance from your zip code that you are willing to travel to get help (for example: 5 miles). You may go to an office for help completing the enrollment process. The closest (to GWC) **Covered California Enrollment Centers** are at the following locations:

16532 Beach Blvd. Huntington Beach, CA 92649 (800) 650-0922 Appointments available and walk-ins accepted	13751 Beach Blvd. Westminster, CA 92683 (800) 650-0922 Appointments available and walk-ins accepted
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*The above information has been compiled by GWC Student Health Service from multiple sources, including above websites. We do our best to keep the information updated, but accuracy cannot be guaranteed. Please call the agency or provider to verify information.*