

PATIENT PROTECTION AND AFFORDABLE CARE ACT (ACA)

WHAT IS THE AFFORDABLE CARE ACT?

In March 2010, Congress passed the Patient Protection and Affordable Care Act (ACA). The Affordable Care Act seeks to address the issues of access to care and rising costs of health care and insurance. The major components of the act include health insurance coverage expansion through public programs and the establishment of Health Insurance Exchanges, health insurance reform, health care delivery system changes, and prevention/public health initiatives.

ACCESS TO HEALTH INSURANCE

Health Insurance Exchange

- A Health Insurance Exchange is a marketplace to comparison shop for affordable health care plans.
- Small businesses and individuals that are without employer coverage or ineligible for Medicaid will be able to purchase coverage through a state-based Health Insurance Exchange.

Medicaid Expansion

- The Affordable Care Act fills in gaps in coverage by creating a minimum Medicaid income eligibility level across the country.
- In 2014, Medicaid will be expanded to 133% of the poverty level for all individuals under the age of 65:
 - Annual income of **\$14,856** for an individual
 - Annual income of **\$30,656** for a family of four

HEALTH INSURANCE PLANS

Health Insurance Reform

- In 2014, insurers will not be allowed to deny coverage based upon a pre-existing condition.
- Young adult coverage allows parents to keep children on their health insurance policy until they turn 26 years old.
- In 2014, individuals and small businesses may purchase insurance through Exchanges. These Health Insurance Exchanges are meant to be an easy and affordable way to purchase insurance.

HEALTH CARE DELIVERY SYSTEM

Accountable Care Organizations

- Accountable Care Organizations (ACOs) are groups of doctors, hospitals, and other health care providers that give coordinated, high quality care to their Medicare patients.
- ACOs provide the opportunity for health care delivery systems to ensure that patients are getting the right care at the right time in a coordinated, collaborative, and efficient manner.

PREVENTION/PUBLIC HEALTH INITIATIVES

Investments in Public Health and Wellness through:

- Community health centers
- School-based health programs
- Home visiting programs
- Public Health and Prevention Initiatives

Source: Healthcare.gov A federal government website managed by the U.S. Department of Health & Human Services 200 Independence Avenue, S.W. - Washington, D.C. 20201

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AFFORDABLE CARE ACT IN MISSISSIPPI

The Patient Protection and Affordable Care Act (ACA) focuses on making significant investments in initiatives that promote public health, prevent disease, and protect against public health emergencies. Mississippians are seeing immediate benefits of the ACA and will continue to see gains throughout the implementation of this law.



845,100

MISSISSIPPIANS LIVING IN POVERTY

555,300

UNINSURED MISSISSIPPIANS

102,000

UNINSURED CHILDREN IN MISSISSIPPI

MISSISSIPPIANS BENEFITING FROM ACA

- ACA will provide coverage for 32 million uninsured Americans.
- Mississippi has received \$21 million in grants for research, planning, information technology development, and implementation of Health Insurance Exchanges.
- Over 350,000 people with Medicare in Mississippi have received free preventive services.
- Rebates of \$250 have been issued to 34,536 people with Medicare in Mississippi to help cover the cost of prescription drugs.
- ACA has increased support for community health centers.
- In 2014, the ACA will help to ensure health insurance coverage for 545,000 Mississippians.

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