



How the AFFORDABLE CARE ACT benefits CHILDREN AND YOUNG ADULTS

The Affordable Care Act (ACA) will ensure affordable, quality and accessible healthcare to all Americans. Starting this fall, an easy-to-use online “marketplace” will be available for you and your family to browse different healthcare insurance plans and buy one that best fits your needs.

- ✓ Young adults under the age of 26 can now stay on or be added to their parents’ health plans.
- ✓ If your children have access to employer-based health insurance on their own, they cannot be added to your plan.
- ✓ Children who were born with certain conditions or disabilities cannot be denied coverage.
- ✓ Preventative services for young children, including immunizations, are available for free.

Online enrollment can be accessed through www.nystateofhealth.ny.gov

Enrollment begins:

October 1, 2013

Coverage begins:

January 1, 2014

Frequently Answered Questions:

Q: Can I buy coverage through the Health Care Exchange?

A: Yes! Anyone who does not have health insurance, or those who are not happy with their health insurance, can buy new insurance through the exchange.

Q: What happens if I have Medicaid?

A: If you qualify for Medicaid, you keep your Medicaid coverage. Under the ACA, more people will be able to qualify for Medicaid in NY! If you are not sure if you qualify, you can find out through the health benefits exchange.

Q: What if I still can’t afford health insurance?

A: There are tax credits available to make sure your insurance is affordable. To qualify for a tax credit, your annual household income must be between \$11,490 and \$45,960 for an individual, and between \$23,550 and \$94,200 for a family of four. The online exchange will make it easy to see which tax credit applies to you.

Q: Where can I go to find out more information?

A: In October, there will be trained navigators throughout Queens who will be able to help you understand all of your options and fill out your applications, both in person and over the phone. The schedule is available on our website: www.meng.house.gov.

You can also call: 1-800-318-2596