

3 things to know...

If you get coverage through your employer

1. Employers with fewer than 50 full-time employees are not required by law to provide health insurance. If your job does not offer you coverage, you can buy health insurance from the new Health Insurance Marketplace. You may even be eligible to receive help paying for your insurance. Go to insureKS.org for more information.

2. Job-based coverage must cover certain basic services, unless it is a grandfathered plan. These services include things like hospital stays, laboratory services, and prescriptions. Most plans should also give you preventive care with no cost-sharing.

3. Most job-based coverage may not impose any annual or lifetime limits on your coverage. In the past, health insurance companies would put a cap on how much they would pay for services for you in one year, or over the course of your lifetime. Because of the ACA, companies may no longer impose these limits, unless you have a grandfathered plan.

If you have a pre-existing condition

Prior to January 1, 2014, health insurance companies are allowed to delay or exclude your health insurance coverage if you have a pre-existing condition. *Beginning in 2014, the ACA prohibits companies from delaying or limiting your health insurance coverage just because you have a pre-existing condition.* No health insurance company can delay or limit your coverage because of your health, even if you were sick before applying for that coverage.

insureKS.org
get the facts. get informed. get insured.



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The Affordable Care Act and job-based coverage





About the Affordable Care Act

The Affordable Care Act (ACA), sometimes referred to simply as “health care reform” or “Obamacare”, was passed into law on March 23, 2010. Some of the changes included in the law will affect people with job-based coverage.

Requirement to buy and maintain health insurance

The ACA requires that nearly every person purchase a minimum amount of health insurance coverage beginning January 1, 2014, or pay a tax penalty. Virtually every comprehensive job-based group plan fulfills this requirement. If you have health insurance through your employer, you probably don't need to worry about paying the tax penalty. Ask your human resources department if you have questions.

Additional benefits

The ACA made some reforms to group health plans, regardless of whether they

are self-insured or fully-insured (see the Kansas Insurance Department's *Health Insurance in Kansas* book for more information on the differences between self-insured and fully-insured plans). These benefits include:

- An end on all lifetime and annual limits.
- Prohibition on canceling health insurance policies, except in cases of fraud or intentional misrepresentation.
- Extended coverage to all dependents up to age 26 (if the plan offers dependent coverage).

Grandfathered health plans

Some health insurance plans created on or before March 23, 2010, may be considered “grandfathered.” These plans do not have to make certain changes that other plans must make under the ACA. Keep in mind that the

date you joined the plan does not determine its grandfathered status. Your plan will tell you if it is grandfathered. If you are unsure, check with your job's human resources department.

Grandfathered health plans are not required to:

- Cover preventive care for free.
- Guarantee your right to appeal decisions.

Employees of large businesses

If you work for a company that has more than 50 full-time employees, your employer must provide you with a minimum amount of health insurance starting January 1, 2015, or they may face a tax penalty.

Additionally, the ACA requires that large employers cannot make employees wait more than 90 days to start getting health insurance coverage.