How Does the ACA Impact Me?

The Patient Protection and Affordable Care Act (also known as PPACA, ACA, health reform law, ObamaCare) affects residents’ access to and use of the country’s healthcare system and insurance policies. Individuals and families who have insurance through their employers, the private market, or through public programs, as well as those without insurance, are all affected in various ways.

Insurance through Employer or Private Market

Individuals with insurance through their employers or the private market can remain on their current plans, or can access the Health Insurance Marketplace to compare their options. If opting for a new health-care plan through the Marketplace, those benefits would begin in 2014.

Insurance through Public Programs

Children and adults enrolled in All Kids; Family Care; Moms & Babies; and Aid to the Aged; Blind and Disabled (AABD) will remain eligible for benefits.

No Insurance

Lower-income legal residents without insurance will be eligible for financial assistance to help pay for insurance through the Marketplace.

Individuals were able to access the Marketplace in October, 2013 to determine their eligibility, compare plans and enroll. Coverage begins January, 2014.

Undocumented residents are unable to access the Marketplace for coverage, and will likely remain uninsured. Some may be able to obtain insurance through their employers or purchase in the individual market.
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For University of Illinois Extension’s updated ACA news and developments,
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