

### *What is Medicaid expansion?*

Under the ACA, states have the option of expanding their Medicaid program to all adults who earn up to approximately \$15,856 a year in 2013. To help expand Medicaid, the federal government will cover 100% of the costs of expansion for the first three years and at least 90% in future years.

### *What would this mean for Georgia?*

- More money and more jobs!
  - Receive an estimated **\$40.5 billion** in federal funds over a decade.
  - Create **over 70,000 new jobs** leading to an additional **\$8.2 billion per year in economic activity**, which in turn will generate an additional **\$276 million a year** in state and local tax revenue.
- Health insurance coverage for an additional 600,000 Georgians.
- Help hospitals stay open.

### *What did Georgia choose?*

Currently, the Governor has decided to “Opt-Out” of Medicaid expansion. This is already causing the closure of hospitals in rural areas.

### *What can I do about it?*

1. Call the Governor and tell him that you want him to “Opt-in” to Medicaid expansion.
2. Sign the petition at:  
<http://coverga.org/petition/petition.html>

Source: Cover Georgia, [www.coverga.org](http://www.coverga.org)



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*Asian Americans Advancing Justice-Atlanta (AAAJ) is the first non-profit law center dedicated to promoting the civil, social and economic rights of Asian Americans, Pacific Islanders, and Asian-ethnic refugees in Georgia and the Southeast.*

*Our goal is to engage, educate and empower under-represented immigrants and refugees to greater civic participation. Our vision is a social movement where individuals are fully empowered, active in civic life, and working together to promote equity and fair treatment for all.*

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## **Your Right to Health Insurance in Georgia**



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# The Patient Protection and Affordable Care Act (a.k.a. The Affordable Care Act / ACA)

The Patient Protection and Affordable Care Act (PPACA), commonly referred to as The Affordable Care Act (ACA), became law in March of 2010. The ACA is designed to increase insurance coverage benefits and accessibility to more people living in the United States.

## What does the ACA change?

The ACA changes how insurance companies provide health care coverage by:

- Requiring that all insurance plans provide a wide range of preventative care and essential health benefits without charging copayment or coinsurance.
- Preventing discrimination against people with pre-existing conditions.
- Protecting consumers from arbitrary increases in rates or coverage cancellations because you get sick.
- Allowing young people to remain on their parents' health insurance plans until the age of 26.
- Preventing insurance companies from overcharging elderly for insurance plans.

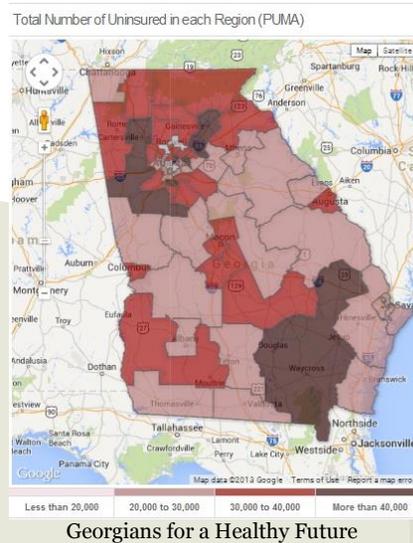
## What does the ACA NOT change?

- You do not have to do anything if you already have a qualifying health insurance plan.
- The ACA does NOT affect people covered under Medicare. In fact, the ACA expands Medicare to include additional preventative services that were not provided before.

## How does the ACA affect employers?

All employers who have over 50 full-time employees must now provide health insurance to its employees by March 31, 2014.

Employers who have 25 or less full-time employees can apply for tax breaks (up to 50% of their contribution) for their employees' premiums starting in 2014.



**As of 2010,  
nearly 19.4%  
or 1.9 million  
Georgians  
were  
uninsured.**

## Do I have to be insured?

Yes. The ACA requires that all U.S. citizens and lawful residents get health insurance.\*

## What if I cannot afford healthcare insurance?

You may be eligible for financial assistance. The Marketplace also provides many different insurance plans to fit most budgets.

If you are under 30 years old and have limited income, you may be eligible to pay for only a catastrophic coverage plan.

## What is the "Health Insurance Marketplace"?

The Marketplace is a federal website ([www.healthcare.gov](http://www.healthcare.gov)) where you can compare prices and coverage for all available insurance plans. It also helps you determine if you qualify for financial assistance.

## When can I apply for health care?

The Marketplace is open from October 1, 2013 until March 31, 2014.

If you do not apply by March 31, 2014, you will have to wait until the next annual open enrollment in 2015.\*

## What is this penalty I keep hearing about?

If you do not get health insurance by March 31, 2014, then you will have to pay \$95 per adult and \$47 per child or 1% of your income (whichever is higher). The fee will increase every year.

## How do I apply?

1. Through the Health Insurance Marketplace online at [www.healthcare.gov](http://www.healthcare.gov) or by phone at 1-800-318-2596.

Language assistance is available if you call. Open 24 hours a day, 7 days a week.

2. Through local social services organizations, such as BPSOS, LAA, etc.
3. Directly from an insurance company or through an insurance agent or broker.

**Health coverage can start as early as  
January 1, 2014, so apply today!**