

HEALTH INSURANCE OPTIONS UNDER THE PATIENT PROTECTION AND AFFORDABLE CARE ACT

In the U.S., **Health Exchanges** (also known as health insurance marketplaces), are organizations set up to facilitate the purchase of health insurance in every state in accordance with the **Patient Protection and Affordable Care Act** (commonly referred to as the Affordable Care Act or “Obamacare”). Exchanges provide a set of government-regulated and standardized health care plans from which individuals may purchase health insurance.

What the Exchanges do:

- Present benefit options in a standard format — so it’s easy for consumers to compare plans
- Operate a toll-free hotline where consumer can ask question and get help
- Set up a Navigator program to help consumers understand and purchase health insurance
- Certify the health plans that sell policies through the exchange and make sure health plans comply with regulatory standards and requirements
- Provide an online calculator so consumers can determine their costs; the calculator will factor in tax credits or subsidies available to the consumer
- Interact with other computer systems and databases to determine if consumers are eligible for tax credits or subsidies on the exchange or if they qualify for Medicaid or the Children’s Health Insurance Program (CHIP); this is called “no wrong door,” and it will make it much easier for consumers to get signed up for some kind of health coverage
- Certify which individuals are exempt from the individual mandate.

How does this impact me?

- The Affordable Care Act requires all individuals, unless exempt from the Act, to have health insurance or enroll in the Exchange by March 31, 2014. Individuals who are not in compliance with the Affordable Care Act are subject to government penalties.
- While the Affordable Care Act allows students to stay on their parents’ insurance plans until the age of 26, some students do not have insurance through a parent. The Exchanges provide coverage options for those without health insurance. Students interested in the Exchange will apply/enroll based upon their state of residence.

For more information:

- [HEALTHCARE.GOV WEBSITE](#) (compare plans, benefits, coverage levels, and premiums; enroll)
- [WHAT IS THE HEALTH INSURANCE MARKETPLACE?](#)
- [HEALTH INSURANCE MARKETPLACE GUIDE](#)
- [HEALTHCARE REFORM VIDEO](#)
- [INDIANA'S HEALTHCARE REFORM WEBSITE](#) (Indiana residents only)
- [INDIANA AFFORDABLE CARE ACT COMMUNICATION DIRECTORY](#) (Indiana residents only)

To talk to someone:

[HEALTHCARE.GOV](#) maintains a toll-free call center that is available to help answer questions 24 hours a day, seven days a week at **1-800-318-2596**.

This document is for informational purposes only and should not be construed as an endorsement by Indiana Wesleyan University of any particular health insurance plan or website listed. Consumers should carefully assess health insurance plans and the security of their personal information prior to enrollment.