

## WHAT DOES HEALTH REFORM DO FOR ME?

### Starting January 1, 2014, States will be able to offer you health insurance!

Here is some key information that very low-income people might want to know about the health reform law (sometimes called “Obamacare”).

#### **Most poor people will be able to get Medicaid.**

Medicaid is the main health insurance for poor people in this country. Right now, you can usually only get Medicaid if you are very poor *and* have children OR if you are poor *and* disabled OR if you are poor *and* pregnant. Under the new law, most non-disabled people who make less than \$15,000 a year will be able to get Medicaid. (If you have dependents, you can make more than that and still be eligible. Unfortunately, people who are not in this country legally will *not* be able to get Medicaid.) While the Supreme Court found the law Constitutional, *it made this expansion of Medicaid a state option*—so your state may or may not be offering this new benefit.

#### **Signing up for Medicaid will be easy.**

You will need to know your full legal name, your date of birth, and your Social Security number, but you will not need to have a permanent address. You will not need to have proof of income or identity (their computers will confirm all that). Unless there’s a problem, you won’t need any documents at all. Workers at your local health clinic will be able to help you sign up for Medicaid.

#### **You will need to choose a health care provider or clinic for your regular care.**

This doctor or clinic will be your “medical home.” You will get your health care mainly from this place and the doctors there will know you and understand your situation. Not all doctors take Medicaid, but local health clinics do. Please consider choosing them when the time comes.

#### **Important details will be different in different States.**

Medicaid is different in every State. Many States don’t even call it Medicaid, but something like “TennCare” in Tennessee, “BadgerCare” in Wisconsin, or “HealthChoice” in Maryland. Some states have smaller programs that cover only limited services—these programs will likely be replaced by the Medicaid expansion. As the States write new rules for the new law, there will be differences in things like:

- **The services offered.** Some States may cover services like eyeglasses and dentures, and other States may not. Some may provide longer stays in alcohol and drug treatment programs, some

shorter. The basics – like doctor office visits, hospital care, lab tests and prescription medicine – will be covered everywhere.

- **The cost to you.** Medicaid is an insurance program, and may charge annual premiums or co-pays when you visit the doctor or pick up your medicine. These charges should never be more than a few dollars, and your local health clinic may be able to help you with the cost. Again, these costs will vary by State.

### **There are rules for getting insurance, but they probably don't apply to you.**

The law requires most people to get insurance—you may have heard this called “the individual mandate.” But if you are very poor (an income less than about \$10,000 per year if you are single, and more if you have dependents), this rule doesn't apply to you.

### **Other health programs will still operate.**

**Veterans** will still receive care through VA hospitals and TRICARE insurance. However, you might not be to get everything you need from the VA. Depending on your situation, you may be able to get some services at the VA and some through Medicaid.

Elderly and disabled people who get **Medicare** will not have to pay anything for preventive services (like mammograms or blood pressure checks).

**SSI** will still be available for people with disabilities, but you will no longer have to be disabled to get Medicaid. Because people will have regular doctors, it may be easier for them to prove a disability to Social Security, and they may get SSI income assistance more quickly.

### **What people without homes can do now.**

- **Spread the word!** Share this information with your friends and family so they know about the new health insurance benefits starting on January 1, 2014.
- **Talk to your doctor, health care provider, or case manager about your future care.** Ask about any needed tests and procedures that you will be able to get with Medicaid. Ask about the best doctor for you who can meet your personal needs. Plan now to take full advantage of this new benefit.
- **For help with any of this,** talk to a case worker at your local health clinic.
- **Tell your story!** State planners need to know about the health services you need and your experiences with barriers getting help with health insurance. You could tell your story at a meeting, in an email, or in other ways. This information will help make the new system better.
- **Participate in your Consumer Advisory Board (CAB)** (or other group) for help telling your story or to get involved in other ways.
- **For more information on health reform,** go to [www.healthcare.gov](http://www.healthcare.gov).