

Top 15 ACA Benefits

- 1.) **Guaranteed Issue** – Everyone is eligible for coverage.
- 2.) **Distribution of Premiums** – The ACA's 1 to 3 ratio spreads rates more evenly among the population
- 3.) **Expansion of Medicaid** – An Individual making under \$16,643 or a family earning under \$33,948 are now eligible.
- 4.) **Open enrollment period** – Safe guard against adverse selection for health insurance carriers.
- 5.) **Tax-Credit for Individuals** – A subsidy in the form of a Tax-credit that can be used in advance to pay monthly premiums.
- 6.) **Tax-Credit for Small Groups** – Groups of a certain size and payroll level are eligible for a tax-credit.
- 7.) **Dependents eligible to age 26** – Dependents are eligible to stay on parents plan until they hit 26.
- 8.) **The ACA taxes** – Necessary to fund the ACA.
- 9.) **10 Essential Health Benefits** – Standardized benefits to reduce premiums and mitigate adverse selection.
- 10.) **Medical loss Ratio** – Established a minimum that Insurance companies must pay out in claims as a percentage of premiums.

- 11.) **Pediatric dental and vision** – Embedded child dental and vision care in every policy.
- 12.) **Individual Mandate** – Encouraged individuals to purchase health insurance or pay a fine.
- 13.) **90 day maximum waiting period** – Mandated that group health plans make employees effective within 90 days.
- 14.) **\$0 co-pays for preventive** care for all plans
- 15.) **Eliminated Lifetime or Annual Limits for all health insurance plans.**

22 million American enrolled in the ACA, 1.4 million Californians on Covered California, nearly 6 out of 10 previously uninsured Californians gained coverage through the ACA.

Nationwide the uninsured rate went from 18% to under 7% since the ACA went into effect in 2010.

Source: The Kaiser Family Foundation

Key facts about the Uninsured Population

<http://kff.org/uninsured/fact-sheet/key-facts-about-the-uninsured-population/>