**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.

The Health Insurance Marketplace now offers options. In 2016, there will be 75 different individuals plan offered throughout Kansas by six different insurance companies through that marketplace. The Health Insurance Marketplace operates with open enrollment periods for those seeking health insurance. The next open enrollment period begins Nov. 15 and runs through Feb. 15. Those who experience qualifying events (new family member, new job, loss of job-related coverage, and more) can find out if they qualify and enroll at any time by calling 800-318-2596 to find out if they qualify.

**Health Insurance Marketplace Timeline:**

**Ongoing**
People with qualifying events can enroll within 60 days of qualifying event. To do so call 1-800-318-2596.

**Nov. 1 – Jan. 31**
Kansas residents will be able to enroll in health insurance plans offered in the Health Insurance Marketplace. One can enroll on their own or with assistance from Navigators.

**Jan. 1**
Health care coverage begins or renewal for those who have enrolled by Dec. 15; coverage starts after Jan. 1 in the case of later enrollment.

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**Insurance through Employer or Private Market**

- Consumers now have more insurance options. If they have insurance coverage at work they can stay on those plans. If they have private policies, and those policies meet the new minimum requirements for coverage, they may keep those policies. If they chose to compare and look elsewhere, the Health Insurance Marketplace now offers options. In 2016, there will be 75 different individuals plan offered throughout Kansas by six different insurance companies through that marketplace. The Health Insurance Marketplace operates with open enrollment periods for those seeking health insurance. The next open enrollment period begins Nov. 15 and runs through Feb. 15. Those who experience qualifying events (new family member, new job, loss of job-related coverage, and more) can find out if they qualify and enroll at any time by calling 800-318-2596 to find out if they qualify.

**Insurance through Public Programs**

- Children and adults enrolled in KanCare, Medicare, TRICARE, VA, or the Indian Health Service remain eligible for benefits as long as those programs continue to consider them eligible.

**No Insurance**

- If Kansas expands its KanCare program many of the uninsured would be eligible for that instead.
- Without that expansion many low-income residents, and generally those uninsured, can now look to the Health Insurance Marketplace (also called an exchange) as a place to find affordable private insurance plans approved by the federal government. You can enroll by paper, in person, or online. That is, the policies exist and the online marketplace is just one way to find them. The online link for the Kansas marketplace is www.healthcare.gov. The marketplace remains an option for people who have not been able to get affordable insurance through their work or to buy it on their own. Through the marketplace, people compare insurance options and choose a plan that is right for them. Some lower-income families are eligible for tax subsidies that help them pay for the premiums and possibly even the out-of-pocket payments. The marketplace has usual open enrollment periods. The next open enrollment will be Nov. 1 through Jan. 31.

For K-State Research and Extension’s updated ACA news and developments, visit www.k-state.edu/issuesinhealthreform/ and blogs.k-state.edu/issuesinhealthreform/.

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