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 health-care 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.

**Provisions:**

**What consumers must do:**
- All consumers are mandated to have health insurance or pay a penalty. Parents are responsible for insuring their children. Children of low income families are eligible for KanCare.
- People can get insurance through:
  - Work, Medicare, KanCare, TRICARE, VA, or Indian Health Service.
  - The private market.
  - The Health Insurance Marketplace (exchange).
    - The Health Insurance Marketplace operates with open enrollment periods for those seeking health insurance. The next open enrollment period begins Nov. 1 and runs through Jan. 31.
    - Those who experience qualifying events (new family member, new job, move out of region) can enroll within 60 days of the qualifying event by calling 1-800-318-2596 to find out if they qualify.

**What insurers must do:**
- Offer coverage to all who apply. No one can be denied coverage because of a pre-existing illness.
- Can’t base premiums on gender or other health risk factors (no increased rates for farmers). They can charge more for older people and smokers.
- Can’t cancel policies if one is too sick.
- Consider young adults (18 to 26) as qualifying children on parents’ insurance plans offering family coverage.
- Offer free preventive health care services.
- Cover a list of essential benefits.
- Can’t impose a lifetime or annual limit on the costs of essential benefits.

**What employers must do:**
- All employers are encouraged to offer health insurance.
  - Small businesses (fewer than 25) are given tax credits for helping their employees pay for insurance.
  - Small businesses (fewer than 50) do not have to offer insurance.
  - Large businesses (more than 100) will be fined if they do not offer health insurance. The dates of these requirements for businesses of 50 to 100 are not yet finalized.

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**Author:** Roberta Riportella, Ph.D., Kansas Health Foundation Professor of Community Health, School of Family Studies and Human Services, Kansas State University; 785-532-1942; rriporte@ksu.edu

Kansas State University Agricultural Experiment Station and Cooperative Extension Service