

Affordable Care Act (ACA) Resources

Compiled by Barbara O'Neill, Ph.D., CFP®, oneill@aesop.rutgers.edu
Extension Specialist in Financial Resource Management, Rutgers Cooperative Extension

Updated June 14, 2013

Resources for Consumer Programs

- ◆ *Affordable Care Act Brochures and Educational Presentations:* <http://www.hhs.gov/intergovernmental/acaresources/>

Includes dozens of links to ACA fact sheets, brochures, and PowerPoint presentations for different audiences.

- ◆ *eXtension Health Insurance Literacy Community of Practice (CoP):* <https://ask.extension.org/groups/1790>

This eXtension community exists to help people make smart health insurance choices and to plan for health care costs. The Web site includes links to CoP resources including an Ask an Expert (AaE) service for consumers at <http://bit.ly/askhealthlit> where users can receive answers to their health insurance and ACA questions from university faculty across the U.S.

- ◆ *Find Insurance Options:* <http://finder.healthcare.gov/>

Includes a simple two-step online process to help users find health insurance suited to their needs.

- ◆ *Healthcare.gov* (U.S. Department of Health and Human Services): <http://www.healthcare.gov/index.html>

Includes dozens of fact sheets and short videos about the Affordable Care Act (ACA) including the Web page *The Health Care Law & You*: <http://www.healthcare.gov/law/>.

- ◆ *Health Reform: Seven Things You Need to Know* (Consumer Reports);
http://www.consumerreports.org/health/resources/pdf/ncqa/The_Affordable_Care_Act-You_and_Your_Family.pdf

A 16-page publication that describes key features of the ACA and how it impacts health care decisions.

- ◆ *Helping Consumers Understand and Use Health Insurance in 2014* Institute of Medicine Roundtable on Health Literacy: <http://iom.edu/Global/Perspectives/2013/~media/Files/Perspectives-Files/2013/Discussion-Papers/BPH-Helping-Consumers-Understand.pdf>.

A 16-page paper that provides an overview of health insurance terms, public health insurance programs, and health care options available under the Affordable Care Act (e.g., the bronze, silver, gold, and platinum plans)

- ◆ *How Much Will a Family Save Under the New Federal Health Law?* (UC Berkeley Labor Center):
<http://laborcenter.berkeley.edu/healthpolicy/calculator/>

This calculator helps users estimate the cost of health care under ACA with and without government subsidies.

- ◆ *How the Health Care Law Benefits You:* <http://www.healthcare.gov/law/information-for-you/benefits.html>

Includes an interactive U.S. map where users can click on their state to find out about health care options.

- ◆ *Implementation Timeline:*
<http://www.acog.org/~media/Departments/Health%20Care%20Reform/WHTimeline.pdf?dmc=1&ts=20130430T1427150282> and <http://www.healthcare.gov/law/timeline/index.html>

Includes a description of actions that are being taken to implement ACA between 2010 and 2015.

- ◆ *My Smart Choice Health Insurance Guide*: (University of Maryland Extension): <https://www.extension.umd.edu/sites/default/files/images/programs/insure/My%20Smart%20Choice%20Health%20Insurance%20Guide%204-3-13.pdf>

A 17-page publication from the University of Maryland with information and worksheets designed to help consumers understand basic insurance concepts and make health care decisions. Includes worksheets to list doctors seen and health conditions treated, record prescription medicines taken, compare three health insurance plans, and prioritize health insurance needs. It also includes a spending plan worksheet, a glossary of terms, and an illustration of health care cost-sharing.

- ◆ *Pew Charitable Trusts*: <http://www.pewstates.org/search?terms=aca>

Provides the latest news on the Affordable Care Act and health care compiled by the non-profit Pew Charitable Trusts.

- ◆ *Summary of Coverage Provisions in the Affordable Care Act (Kaiser)*: <http://kff.org/health-costs/issue-brief/summary-of-coverage-provisions-in-the-patient/>

Provides a 2-page summary of key ACA provisions including the individual mandate and employer requirements.

- ◆ *The Affordable Care Act Fact Sheets* (University of Wisconsin-Madison): <http://ckfwi.org/affordablecareactfactsheets.html>

Provides links for four separate fact sheets about the ACA including one related to small businesses and rural communities.

- ◆ *Your State Marketplace*: <http://www.healthcare.gov/marketplace/about/state-marketplace/index.html>

Provides information about state-run health insurance marketplaces and those that are partnering with the federal government.

Resources for Small Business Programs

- ◆ Appleby, Julie (2013, May 9). Health Perks Geared to Top Workers Could Trigger Penalties Under Health Law. *Kaiser Health News*. URL: [http://www.kaiserhealthnews.org/Stories/2013/May/09/executive-perks-and-the-health-law.aspx?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+khn+\(All+Kaiser+Health+News\)](http://www.kaiserhealthnews.org/Stories/2013/May/09/executive-perks-and-the-health-law.aspx?utm_source=feedburner&utm_medium=feed&utm_campaign=Feed%3A+khn+(All+Kaiser+Health+News))

This article describes the penalty of up to \$500,000 for employers with health insurance plans that violate anti-discrimination rules (i.e., providing more generous health insurance benefits for highly paid workers than others).

- ◆ *Calculating the Potential ACA Employer Tax Penalty*: <http://www.benefitscafe.com/newsletter/03-calculating-aca-tax-penalty.html>

Includes a four-step process and examples of how to estimate the potential tax penalty for employers with 50 or more workers.

- ◆ *Health Mandate Cost Calculator*: <http://www.retailmeansjobs.com/health-care-calculator>

This online calculator from the National Retail Federation can help employers understand their potential ACA mandate penalty exposure. Users enter the number of full-time employees that work 30 hours or more on a monthly average and the number of hours that part-time employees work and get an estimate of possible penalties.

- ◆ *IFA's Employee Mandate Penalty Calculator*: <http://www.franchise.org/healthcare/calculator.aspx>

Business owners plug in two numbers (number of full-time employees and average number of hours worked by part-time employees) to find out whether they are subject to employer mandate penalties and, if so, what the estimated cost will be. The calculator was developed by the International Franchise Association (IFA).

- ◆ Kitces, M. (2013, May 29). Introducing the Play or Pay Tax-Employer Shared Responsibility Payments for Health Coverage, *Nerd's Eye View Blog*: <http://www.kitces.com/blog/archives/533-Introducing-the-Play-Or-Pay-Tax-Employer-Shared-Responsibility-Payments-For-Health-Coverage.html>

This article provides a thorough analysis of the implications of ACA for employers and predicts that employers may stop offering health coverage once employees (even those with pre-existing conditions) can purchase insurance via exchanges.

- ◆ Maltby, E. & Needleman, S.E. (2013, April 8). Some Small Businesses Opt for Health-Care Penalty. *The Wall Street Journal*. URL: <http://online.wsj.com/article/SB10001424127887323916304578401413507987532.html>.

This article describes business owners weighing the cost of providing coverage versus paying ACA penalties.

- ◆ Mulvey, J. *Potential Employer Penalties Under the Patient Protection and Affordable Care Act (ACA)*, Congressional Research Service (May 6, 2013): <http://www.fas.org/sgp/crs/misc/R41159.pdf>

This 18-page publication explains potential ACA employer penalties in depth with tables and charts.

- ◆ Rabin, J. (2012, Nov. 12). Health Care Reform and NJ Farms. *Sustaining Farming on the Urban Fringe*. URL: <http://sustainingfarminguf.blogspot.com/2012/11/farm-calls-health-care-reform-and-nj.html>.

This article summarizes provisions of the ACA that are especially relevant for agricultural producers.

- ◆ *Total (FTE) Employee Workforce Calculator*: <http://npins.net/total-fte-employee-workforce-calculator/>.

This calculator will help employers determine the total full time equivalent (FTE) of their workforce subject to penalty.

- ◆ *What Health Care Reform Means For Your Business* (Newkirk): http://www.newkirk.com/healthcare_hrb.htm

This 16-page brochure, available in bulk quantities, describes ACA provisions that affect small business owners. It was developed for financial services professional to add their company branding and distribute to clients.

Video

Understanding the Provisions of the Affordable Care Act: <https://www.farmcrediteast.com/Products-and-Services/Video-Insights/Healthcare-Seminar.aspx>

This one hour, 45 minute video of a conference presentation by Farm Credit East features Sheldon Blumling, an attorney with expertise in employment law, discussing key issues of health care reform for agricultural producers.