

**Affordable Care Act (ACA)
The Insurance Marketplace & Children's Special Health Care Services
(CSHCS)**

Open Enrollment for Insurance through the Marketplace starts November 1st to be effective the following year.

Questions and Answers (Q & A)

Q-1: What do I need to know about the ACA and CSHCS?

A-1: CSHCS is not considered insurance under the ACA because CSHCS is not full coverage. It does not cover primary care, preventive care, or conditions not covered by CSHCS. CSHCS only covers certain specialty medical care and treatment for certain diagnoses.

Under the ACA, families can get full-coverage insurance even when a person has a pre-existing condition. The Marketplace lets you compare all of your insurance choices. Be sure to check if the insurance covers all of your special health needs. You can also find out if you are eligible for low-cost coverage:

<https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/>

Q-2: Will I still be able to have CSHCS if I get insurance?

A-2: Yes

Q-3: Once I have both CSHCS and private insurance, why should I keep CSHCS?

A-3: CSHCS covers insurance deductibles and co-pays related to the eligible diagnosis. CSHCS might cover some services not covered by your insurance. This saves you money. Plus, CSHCS can still help coordinate health care, work through systems, and find community resources.

Q-4: Since I already have CSHCS, why do I have to get more insurance?

A-4: The ACA rules do not consider CSHCS as insurance. It only covers specialty care for specific conditions.

Q-5: Will my new insurance cover everything I was getting from CSHCS?

A-5: Not necessarily. Families should always read what the insurance covers before choosing a plan. The Marketplace helps families do a side-by-side comparison of the insurance plans. A careful review of the benefits will help families find the one that best fits their needs.

Q-6: Can a person enroll in CSHCS through the Marketplace?

A-6: No

NOTE: There is a Children's Health Insurance Plan listed on the Marketplace website. That plan is not CSHCS. The Children's Health Insurance Plan is called MICHild in Michigan. People who have MICHild, Medicaid, Medicare or private insurance already have medical care coverage and do not need to buy more insurance under the ACA. You can get help signing up for Medicaid or MICHild if you are eligible.

Q-7: Will CSHCS benefits change as a result of the ACA?

A-7: No, the ACA has not changed the CSHCS benefits.

Q-8: Will my CSHCS benefits change when I get insurance?

A-8: You might use CSHCS differently. You must use your private insurance first following all of the insurance's rules. CSHCS cannot pay for services if you don't follow the insurance rules.

Q-9: What do I need to think about when I choose a plan?

A-9: It's important to think about:

- a) The cost of the monthly premiums when buying insurance (see answer # below)
- b) The yearly "deductible" which means the amount you need to pay before the insurance will start to pay
- c) The "co-pay" for services which is the amount you pay per service after the deductible has been paid
- d) Whether the insurance pays for the medicine your family uses
- e) Whether the doctor, hospital, pharmacy, home health company, equipment company, etc., you use will accept this health plan

Q-10: What if I can't afford to pay for insurance?

A-10: CSHCS might be able to help pay for the CSHCS client's insurance if it will save CSHCS enough money to have the insurance pay for the services first.

Please check the following website for further updates on CSHCS: www.michigan.gov/cshcs

Definitions:

ACA: The Affordable Care Act has made many changes in health insurance law. Some people call it "Obamacare."

Marketplace: The place on the internet where you can shop for insurance choices. You can go to <https://www.healthcare.gov/medicaid-chip/childrens-health-insurance-program/> to compare insurances and sign up for insurance. A Premium Tax Credit (see definition below) is only possible if you sign up through the Marketplace.

Penalty: If you do not have health coverage, you may have to pay a fee to the federal government.

Premium Tax Credit: If you buy insurance through the Marketplace, you might be able to get help paying for your insurance. It depends on your income and the number of people in your family. The Marketplace will let you know if you can get this help.