

**Affordable Care Act (ACA) & Children's Special
Health Care Services (CSHCS)
Questions and Answers as of November 14, 2013
Changes to the ACA may happen over time.**

Q-1: Is CSHCS the same as the Children's Health Insurance Plan listed on the Marketplace website?

A-1: No. The Children's Insurance Health Plan is called MICHild in Michigan. People who have MICHild, Medicaid, Medicare or private insurance do not need to buy insurance under the ACA.

Q-2: What do I need to know about the ACA and CSHCS?

A-2: CSHCS is not considered insurance under the ACA. CSHCS only covers certain special medical care and treatment for certain diagnoses. CSHCS does not cover primary care, preventive care, or other health care. Families can now get insurance that provides full coverage. This is true even when a person has a pre-existing condition.

From now through March 31, 2014, you can enroll in a health insurance plan by using the Health Insurance Marketplace at HealthCare.gov. It is important to enroll for health insurance through the Marketplace so you can get the Premium Tax Credit if you are eligible. Insurance coverage may start as early as January 1, 2014 if you enroll by December 15, 2013. It is best to enroll early so your insurance will be in place in time to avoid any penalty.

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 find out if you are eligible for low-cost coverage. You can also get help signing up for Medicaid or MICHild if you're eligible.

Q-3: What do I need to think about when I choose a plan?

A-3: It's important to think about:

- a) The cost of the monthly premiums when buying insurance (see answer # 4 below)
- b) The yearly "deductible" which means the amount you need to pay before the insurance will start to pay
- c) The amount of money you will need to pay per service after the deductible has been paid through co pays
- d) Whether the insurance pays for medicine your family uses
- e) Whether the doctor, hospital, pharmacy, home health company and equipment company you use will accept this insurance

Q-4: What if I can't afford to pay for insurance?

A-4: CSHCS might be able to help pay for the CSHCS client's insurance if it will save CSHCS money to have the new insurance pay for the services first.

Q-5: Will I still be able to have CSHCS if I get insurance?

A-5: Yes.

Q-6: Since I already have CSHCS, why do I have to get more insurance?

A-6: CSHCS does not count as insurance. It only covers specialty care for specific conditions.

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

A-7: No, there will be no changes in 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: Can a person enroll in CSHCS through the Marketplace?

A-9: No.

Q-10: Once I have both CSHCS and private insurance, why should I keep CSHCS?

A-10: CSHCS covers insurance deductibles and co-pays related to the eligible diagnosis. This saves you money. Plus, CSHCS can still help coordinate health care, work through systems, and find community resources.