



Post-Election Affordable Care Act Questions and Answers December 2016

The recent election will influence how healthcare works in the United States. The new administration has stated an intention to repeal the Affordable Care Act (ACA, also known as Obamacare), which may include subsidies on the Health Insurance Marketplace, and other important provisions affecting millions of Americans. Here is what you need to know about health insurance as of now.

Should I enroll in ACA coverage with the results from the election?

Yes! Nothing has changed about the ACA. There is still financial help and in person assistance available to help you get covered through the ACA. There is also still a penalty for not having coverage if you are not exempt.

Health insurance is critically important because no one can control for the unexpected. Insurance is here to protect us financially and bodily if something should happen and you or someone in your family gets hurt. Being prepared by purchasing a plan is very important for your future.

If the ACA is repealed, will I still keep my coverage?

All expectations are that plans contracted through the Health Insurance Marketplace will be in place for the 2017 coverage year no matter what. So even if repeal or partial repeal takes place, you and the insurance companies have a binding contract that will offer coverage through Dec. 31, 2017 if you sign up and make your first month's payment.

Are Enrollment Assisters still available to help with the signup process?

Yes! Enrollment Assisters like CACs and Navigators are still available to help with the signup process and can be found at EnrollNebraska.org/Local. These enrollment assisters are currently funded through September 2017 and can support individuals and families with signing up through healthcare.gov.

Will individuals be fined for not having coverage if they do not sign up for health insurance this year?

Yes. The Affordable Care Act is still the law of the land and as such, still requires that all eligible people in the US have health coverage. If someone is eligible and does not have a qualified health plan, that person will have to pay a fine at tax time.

When can I sign up for coverage through the ACA?

Open Enrollment for the ACA this year is November 1, 2016 - January 31, 2017. Anyone eligible can check their level of financial assistance, see plan offerings, and sign up for coverage at this time. There are also opportunities to enroll through Special Enrollment Periods if you go through a major life change outside of this timeframe. These life changes include, but are not limited to, marriage, divorce, have or adopt a child, switch jobs, experience domestic violence, etc. Visit healthcare.gov to see if you qualify for an SEP.

How can we learn about future changes to the Affordable Care Act?

If changes should take place, Nebraska Appleseed and Enroll Nebraska will work to share that information. Please stay tuned and contact Eric Savaiano at esavaiano@neappleseed.org with any additional questions.

Why is the ACA important to Nebraskans and the country?

The ACA introduced protections that have improved the lives of millions of Americans.

To name a few: preventive care at no out-of-pocket cost, prescription drug benefits, allowing young people to stay on their parents' plans until age 26, and stopping insurance companies from denying people coverage because of a preexisting condition. We also have the lowest uninsured rate in history.

Many critics of the ACA forget that before implementation, insurance companies could deny people coverage because of a past illness or drop people from their plans when they got sick. The ACA has put safeguards in place to protect many and it has moved the overall health of our country ahead.

How can I help keep the ACA in place?

Enroll Nebraska and Nebraska Appleseed are working to collect stories of families who have had positive experiences with gaining coverage through the ACA. [Share your story](#) or [contact us](#) to learn more about opportunities to advocate to keep your coverage.