Get Covered @ the Library: Affordable Care Act
Resources for Libraries

What Does the Affordable Care Act Do?

- Provides health care coverage to the uninsured
- Expands Medi-Cal eligibility by raising income threshold
- Offers subsidies and/or tax credits to make premiums affordable
- Allows families to keep adult children on existing policies until age 26
- Requires most people of the age of 18 to have coverage by January 2014
- Assesses a penalty of 1 percent of annual income or $95 on those not covered
- Penalty will increase to 2.5 percent or $695 by 2016

What Is Covered

- Ambulatory patient care
- Emergency care
- Hospitalization
- Maternity and newborn care
- Mental health and substance abuse treatment
- Prescription drugs
- Rehabilitation services
- Lab services
- Preventive and wellness services
- Chronic disease support
- Pediatric services, including dental and vision care

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Some Major New Features

- Coverage includes pre-existing conditions
- Insurance cannot be canceled if you get sick
- Insurers must justify rate increases
- No lifetime limits on benefits

California has an insurance marketplace called Covered California.

coveredca.com

What About in California?

- The marketplace offers coverage from a variety of carriers at four levels: bronze, silver, gold, and platinum.
- The premiums vary—bronze is cheapest and platinum is the most expensive.
- The lower the premium, the higher the out-of-pocket deductible.
- Premiums are monthly.
- Carriers vary by county. Consult your local agency for a list.
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For More Information

healthcare.gov Federal site with information for all states and background about the program
• Telephone assistance for the federal site available at 1-800-318-2596
• The website and phone system offer help in many languages
coveredca.com California consumer site
• For help, call Covered California at 800-300-1506
kff.org/health-reform/video/youtoons-obamacare-video A cartoon that explains the program
medlineplus.gov From the National Library of Medicine. A search for health insurance or Affordable Care Act provides lots of information

What can libraries do to help?

• Provide information, not advice for patrons
• Offer programs that explain the Affordable Care Act
• Provide computers and scanners so that patrons can apply for coverage
• Provide certified enrollment counselors at designated times
• Partner with local agencies to help get it all done: county health departments, health care agencies, non-profits, community groups

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Resources and Tools

- The library’s role
- Managing the information overload
- Efficient use of federal and state exchange sites
- Training opportunities
- LibGuides and resources just for libraries
- Consumer education and promotional materials
- Staying up-to-date

Determining the Library’s Role

- Do an inventory of resources – staff, computers, time for training
- Decide types and levels of service
- Maintain neutrality; act as information providers, not insurance experts or advisors
- Be knowledgeable about appropriate resources and services
- Communicate with staff; ongoing communication between management and staff is key

Managing the ACA Information Overload

- Know your own state’s situation
  - Federal, partnership, or state exchange?
- Anticipate the who, how, and what scenarios
  - Individuals, families, and small business
  - How to compare options, find forms, and sign up for coverage
  - Timeline, deadlines, and details about the law
- Know key resources for different scenarios

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Your First Stop: Covered California

Covered California Website (Continued)

Covered California Resources

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CuidadoDeSalud.gov

marketplace.cms.gov

marketplace.cms.gov (continued)

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State-Specific Information
What is the Marketplace in my state?
Search for other states using this tool to find individual state marketplace information
healthcare.gov/what-is-the-marketplace-in-my-state/

Is Medicaid expanding in my state?
The health care law provides states the choice to expand Medicaid. Learn more about your state’s decision here:
healthcare.gov/what-if-my-state-is-not-expanding-medicaid/

Special Populations and State Details
- Fact sheets about the Affordable Care Act and women, middle class families, Latinos, African Americans, Asian Americans and Pacific Islanders, and more
- State-by-state: Click on the map to find out how the Affordable Care Act is helping people in individual states
http://www.hhs.gov/healthcare/facts/index.html

Training and Educational Opportunities
- Webjunction webinars and blog
- CMS training schedule
- State town hall meetings
- Navigator programs
- NN/LM webinars and classes
- Infopeople tutorials
See the handout for details about these and more!
Libraries and the Affordable Care Act LibGuide

guides.nnlm.gov(par/aca

AQA LibGuide Content

- New Links and Breaking News
- Upcoming Webinars and Trainings
- State-specific Resources
- State Health Insurance Marketplaces
- State Medicaid Expansion
- Getting Up To Speed – The Essentials
- Get Official Resources
- Resources for Libraries
- Readings of Interest
- Pacific SW Region tabs for Arizona, California, Hawai‘i, and Nevada

Promotional Materials and Handouts

Determine the needs in your library:

Utilize marketplace.cms.gov for general handouts

Go to state exchange site for state-specific materials coveredca.com/collateral.html

Create plain language in-house materials such as pathfinders, signage, schedules, and computer sign-up sheets. Learn how to write easy-to-read materials at medlineplus.gov/etr

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MedlinePlus.gov

MedlinePlus has an extensive collection of links on its Health Insurance Health Topic page.

When talking with library users about health insurance and health topics, introduce them to MedlinePlus for quality health information of all kinds!

Health Insurance Health Topic Page

Moving Target

- Expect that library services will evolve as deadlines come and go and as needs change.
- Get informed and take advantage of trainings
- Sign up for updates from state site, healthcare.gov, and MedlinePlus
- Sign up for email updates from Webjunction and other organizations
- Watch the PSR LibGuide for timely new information

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QUESTIONS for us today?
Barbara Bibel
Kelli Ham
Diane Stanton

MORE QUESTIONS about Covered California?
Check the website at CoveredCA.com
or call 1-800-300-1506

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helping libraries think differently

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