

**Family to Family Health Information Center  
Affordable Care Act  
Fact Sheet for Parents of Children with Special Health Care Needs**

March 1, 2010 the new Affordable Care Act became law. It includes many changes that take effect over the next few years. Some have found the law complicated and confusing, and have lots of questions. Below are some questions and answers to help families understand how this law will affect them.

**What do these health care changes mean for my child with a special health care needs?**

The portions in effect now are...

- Additional low-income individuals and families qualify for Medicaid.
- New rules keep insurance companies from denying coverage to children under the age of 19 because of a pre-existing condition.
- Young adults can remain on their parent's insurance plan until they are 26 years old.
- States can get money to provide programs that will help families navigate through the new insurance system, like to file complaints and appeals or education about rights.
- New coverage options to you and your children who have been uninsured for at least six months because of a pre-existing condition.
- Policies will not have lifetime or annual benefit limits.
- New plans will get new preventative care benefits like mammograms and other screenings without co-payments.
- States can offer home and community based services to your family through Medicaid rather than institutional care or in nursing homes.
- Increased payments to rural health care programs to help them continue to serve families in small communities.

Changes to come...

- "Accountability Care Organizations" will be developing to improve care through coordinating with several providers beginning January 2012. (Please see our "Medical Home" Fact Sheet)
- States will receive money for 2 years to help support CHIP (Children's Health Insurance Program) for those children that do not qualify for Medicaid beginning October 1, 2013
- Insurance Exchanges will be established for individuals to shop for insurance and compare rates beginning January 1, 2014.
- Some individuals will be able to choose between what employers offer or take funds and apply it to other insurance choices found on the Insurance Exchange beginning January 14, 2014.
- Insurances will not be able to increase rates due to health status or gender beginning January 14, 2014.
- Physician's payments will be based on the quality of care given beginning January 15, 2015.

**Where do I find the resources and how do I get more information on the Affordable Care Act?**

- The Affordable Care Act is designed not just to control health care costs, but also to improve quality of care. The Federal government has created several tools that allow you to compare a variety of quality measures of health care and service providers. In addition, the Partnership for Patients program highlights hospitals and other providers that have made a commitment to reducing medical errors, improving health care quality, and reducing your costs.
- Idaho Parents Unlimited is a great resource in getting information and gaining an understanding of the changes that have happened and the changes that are to come.
- HealthCare.gov gives you information on the law, a timeline on the changes, information on managing and understanding your insurance and information on Medicaid and private health care.
- Idaho Primary Care Association's located in Boise, Idaho provides fast access to Idaho's legislative body, the Governor's Office, and the Department of Health and Welfare for issues affecting community health centers and your families.
- Family Voices

<http://www.healthcare.gov/law/timeline/full.html>

<http://www.idahopca.org/about-us/welcome>

<http://www.familyvoices.org>