



The Affordable Care Act Gives Americans with Disabilities Greater Control Over Their Health Care

- ✓ Insurance Security
- ✓ One Stop Shopping and Accessible to Everyone
- ✓ More Choices & Price Competition
- ✓ Scrutinizes Premiums for Better Value
- ✓ Eliminates Pre-existing Condition Exclusions and Insurance Company Discrimination
- ✓ No Annual or Lifetime Benefit Limits
- ✓ New Options for Long Term Settings, Supports and Services
- ✓ Permits Optional Expansion of State Medicaid Programs
- ✓ Rewards Quality and Cuts Waste
- ✓ Promotes Health and Preventative Care with No Copays or Deductibles
- ✓ Addresses Health Disparities
- ✓ Improves Chronic Disease Management

The Affordable Care Act (ACA) reforms the way we buy health insurance. It requires most Americans to obtain health coverage starting in 2014, or pay a penalty. Those who cannot afford health insurance, and are ineligible for public health coverage programs like Medicare, Medicaid, or CHIP, may qualify for financial assistance to help them purchase private insurance through their state's Health Insurance Marketplace. This assistance will not only lower monthly premium costs, but may also help lower out-of-pocket costs for people when they receive care.

Among other improvements, the ACA:

- Ensures that everyone has access to quality, affordable insurance – even if they lose their job, change jobs, move, or become ill.
- Guarantees that those without job-based insurance have access to affordable, private coverage through their state's Health Insurance Marketplace. These Marketplaces allow individuals to compare health insurance options, select an insurance plan that meets their individual budgets and needs, and enroll in coverage. Additional information on how to purchase insurance through Marketplaces is available [here](#).
- Provides financial assistance to help low-income individuals purchase coverage, as well as tax credits to help small employers provide health insurance to their employees.

- Creates new opportunities for states to provide home and community-based services, making it easier for people living with disabilities to live at home and continue to participate in their communities, rather than being forced to receive needed services in an institutional setting.
- Extends the *Money Follows the Person* program and improves the Medicaid Home and Community Based Services (HCBS) option.

Medical Disclaimer

The information contained in this message is presented for the purpose of educating and informing you about paralysis and its effects. Nothing contained in this message should be construed nor is intended to be used for medical diagnosis or treatment. It should not be used in place of the advice of your physician or other qualified health care provider. Should you have any health care related questions, please call or see your physician or other qualified health care provider promptly. Always consult with your physician or other qualified health care provider before embarking on a new treatment, diet or fitness program. You should never disregard medical advice or delay in seeking it because of something you have read in this message.

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