Implementing Health Care Reform

February 21, 2013 By Benjamin Ryan

President Obama’s re-election means that the Affordable Care Act (the national health care reform law) is on track for implementation on January 1, 2014. Here’s what the new law means for people living with HIV:

States can choose to expand Medicaid to most people with an income up to 138 percent of federal poverty level (FPL). Currently, that means up to $15,400 for an individual or $31,800 for a family of four. And you no longer have to have an AIDS diagnosis or any other disability to qualify for the public insurance program. At press time, nine states were not participating and six were leaning toward opting out of the Medicaid expansion.

States or the federal government will establish health exchanges through which you can compare and purchase private insurance plans. Federal subsidies will be available to you if your income is between 100 and 400 percent of FPL, requiring you to pay between 2 percent of your income toward insurance premiums if you are on the low end of the income spectrum and up to 9.5 percent if you have a higher income.

Also, insurance plans will no longer be able to charge higher premiums based on your health status, drop you because you are sick, or deny you coverage because of a pre-existing condition.

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