We Need to Talk About ObamaCare

The communications coordinator for the AIDS Foundation of Chicago explains the next steps for health care reform implementation.

June 14, 2013 By Ryan Singleton

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I was recently visiting a friend, and he said, “I don’t know what to do. I’m a relatively smart guy, but I have no clue what’s going on with ObamaCare. I look at websites, but I don’t understand what they’re saying or what they want me to sign.” My friend is self-employed and eager to take advantage of new options for health care, but change can be confusing.

According to John Peller, vice president of policy at the AIDS Foundation of Chicago (AFC), ObamaCare (a.k.a. the Affordable Care Act) will completely change the landscape for prevention, treatment, care, and essential services for people living with HIV. He says it will link more people to HIV testing, connect more people living with the disease to medications, and give more people access to regular medical care.

This is also true for people who test negative for HIV. They’ll have access to care and preventive services in unprecedented ways.

But there are a few questions that need to be answered before we can reap the fruits of this new law, such as: When do you sign up for coverage? How do you sign up? Who is eligible for coverage, and when does it begin?

Let’s slow things down and start with dates. Most people can enroll in ObamaCare starting October 1, 2013. Their coverage will then be effective on January 1, 2014.

This open-enrollment window closes on March 31, 2014 for the new private insurance options (more about that in a second). After that, people won’t be able to sign up for ObamaCare private insurance until the fall of 2014 for coverage beginning in 2015. Low-income people will be able to enroll in Medicaid at any time.

It’s important to enroll early to get covered as soon as possible. Let’s say you enroll in an ObamaCare plan on December 15, 2013. Your coverage will then begin January 1, 2014. If, on the other hand, you enroll on December 16, 2013, your coverage won’t begin until February 1, 2014.

Next we need to introduce an important term: Health Insurance Marketplace (or simply Marketplace). Think of this like Orbitz for health care. It’s a website that allows customers to shop

for high-quality health insurance that fits their budget, hassle free.

Here’s a short video that helps explain the function of the Marketplace:

Every state will have its own Marketplace. To discover public, private, and community health care options through ObamaCare, visit finder.healthcare.gov.

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