

# Tools to Navigate the Affordable Care Act Marketplaces

**The law is complicated but your options will come down to a few basic factors**  
[NBC10](#)

How the Affordable Care Act affect you, how much it will cost and what you can buy will depend on a variety of factors, beginning with where you live.

Use our ACA Super Tool below will give you immediate help and answers as you begin to research the best options for you and your family.

Each state will have its own online "exchange" where consumers can shop for coverage. Other important variables include age and income.

Options also vary for employers who want to offer new insurance options to their workers.

*Low-income Americans who can't afford care on the private market will generally have two potential choices, depending on their circumstances. Those whose earnings fall under 138 percent of the poverty level will be directed to the newly expanded Medicaid programs (if their states choose to take part). Those who come in above that line will be directed to the online exchanges, where the lowest-income enrollees, up to four times the poverty rate, will be eligible for tax credits and subsidies provided they don't have access to affordable employee coverage.*



*For complete coverage of the Affordable Care Act implementation as well as tools, calculators, state-by-state information and a detailed FAQ, [visit our ACA section](#).*

## Affordable Care Act 101

Get ready. The Affordable Care Act (ACA) is about to change the U.S. health care landscape. Whether you have or need health coverage—or don't know the first thing about it—it's important to understand health care reform. Here are the basics to stay informed, and to determine how the ACA may impact you.

The Affordable Care Act is a set of health insurance reforms passed in 2010 that will start to take effect in January 2014 and beyond. You may have heard it called "[Obamacare](#)."

# Key Dates:

October 1 2013 - Open enrollment begins

January 1 2014 - Coverage can begin

March 31 2014 - Open enrollment ends for 2014

October 31 2014 - Open enrollment begins for 2015

December 7 2014 - Open enrollment ends for 2015

January 1 2015 - Deadline for businesses with more than 50 FTEs to offer health coverage

If you're an individual, in most circumstances you'll be required to have some form of health insurance beginning in 2014. If you decide not to get coverage, you may have to pay a [fee](#). But there's also an upside. You can now shop for a health plan through an online [health insurance marketplace](#) or [exchange](#) that allows you to view all the plans in your area in one place. Before you select a plan, you can compare coverage options based on price, benefits, quality ratings, and more. You may qualify for a tax credit to help pay for insurance, and in some states, you could qualify for expanded access to programs such as [Medicaid](#) and the [Children's Health Insurance Program \(CHIP\)](#). You'll no longer be denied coverage if you have a [pre-existing condition](#), such as diabetes or heart disease. And if you already receive health insurance through [your employer](#), you're all set—there's nothing else you need to do.

If you're a business owner, you may be required to offer your employees affordable health insurance starting in 2015—or pay a [penalty](#). But small businesses will be exempt from this requirement, and may qualify for the [Small Business Health Care Tax Credit](#) to help offset costs.

Content created in collaboration with Kaiser Family Foundation (kff.org).

## Understanding the affordable care act

- [Affordable Care act 101](#)
- [Are you covered?](#)
- [What's happening in your state](#)
- [Calculate your costs](#)

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