

Your Child's Health Care and the Affordable Care Act (ACA):

Health Insurance Marketplace and Medicaid Coverage for Children with Disabilities

Do you have a child with a disability? Does your child have individual or small employer private insurance as primary coverage and Medicaid as secondary or "wrap-around" coverage? If you answered yes to these questions, you need to know:

Under the ACA you may have the option to choose a new private plan that works better for your family without losing your child's Medicaid "wrap-around" coverage.

Get the facts:

The ACA set up the Health Insurance Marketplace.

When the ACA became a law, it created a new way for people who are unemployed, self-employed, employed part-time or who work for small businesses to get health insurance. It's called the Health Insurance Marketplace. The Health Insurance Marketplace helps Americans find and enroll in the individual or small employer health insurance coverage they need at prices they can afford. You can get to the Marketplace through a website, a toll-free call center, or through in-person help.

By filling out one application, the Health Insurance Marketplace can tell you if you qualify for:

- Private insurance, including financial help based on how much money your family makes
- Medicaid or the Children's Health Insurance Program (CHIP)

What is the Affordable Care Act (ACA)?

The ACA is the federal health care reform law signed into law in 2010. (Some people call the law Obamacare.) Most people know that the ACA is about health insurance, but the law also includes many ways to improve health care in the United States.



Everyone needs Minimum Essential Coverage (MEC).

One part of the ACA says that every American has to have health insurance that meets a certain standard for benefits and affordability. Health insurance that meets this standard is called Minimum Essential Coverage (MEC). Types of insurance that are considered MEC include:

- Private insurance, like a plan you get through your job or a policy you buy as an individual
- Insurance plans you buy through the Health Insurance Marketplace
- Public benefit programs like Medicaid, Medicare, and the Children's Health Insurance Program (CHIP)

Your family can still qualify for a new plan from the Marketplace.

If your employer does not offer family coverage, if you're self-employed, if you work part-time, for a small business or you are not employed, you may still qualify for coverage and any financial help you and your family members who do not have MEC coverage may be eligible for. Your family can shop for a new plan — and your child with a disability won't have to lose their Medicaid wrap coverage.

Because your child with a disability already has MEC coverage through Medicaid, your child won't qualify for financial help through a Marketplace plan — but other members of your family might. Premiums for coverage will be based on everyone enrolling in the Marketplace plan. Financial help will be based on those without MEC coverage.

Choosing a health plan can be a complicated decision, especially if you have a family member with a disability or special health care needs. If you need help understanding your options, go to [localhelp.healthcare.gov](https://www.localhelp.healthcare.gov). You can type in your ZIP code or the name of your city or town to find a list of helpful organizations who can work with you to choose the right plan. Another list of consumer assistance resources organized by state is located at [hdwg.org/catalyst/resources](https://www.hdwg.org/catalyst/resources).

For more information:

To learn more about the Health Insurance Marketplace, go to www.healthcare.gov

You can find more information about caring for children and youth with special health care needs at www.medicalhomeinfo.org

You can find more information about health insurance for children and youth with special health care needs at www.catalystctr.org



Developed by the National Center for Medical Home Implementation at the American Academy of Pediatrics and the Catalyst Center at the Boston University School of Public Health through cooperative agreements (U43MC09134; U41MC13618) with the U.S. Department of Health and Human Services, Health Resources and Services Administration, Maternal and Child Health Bureau.

