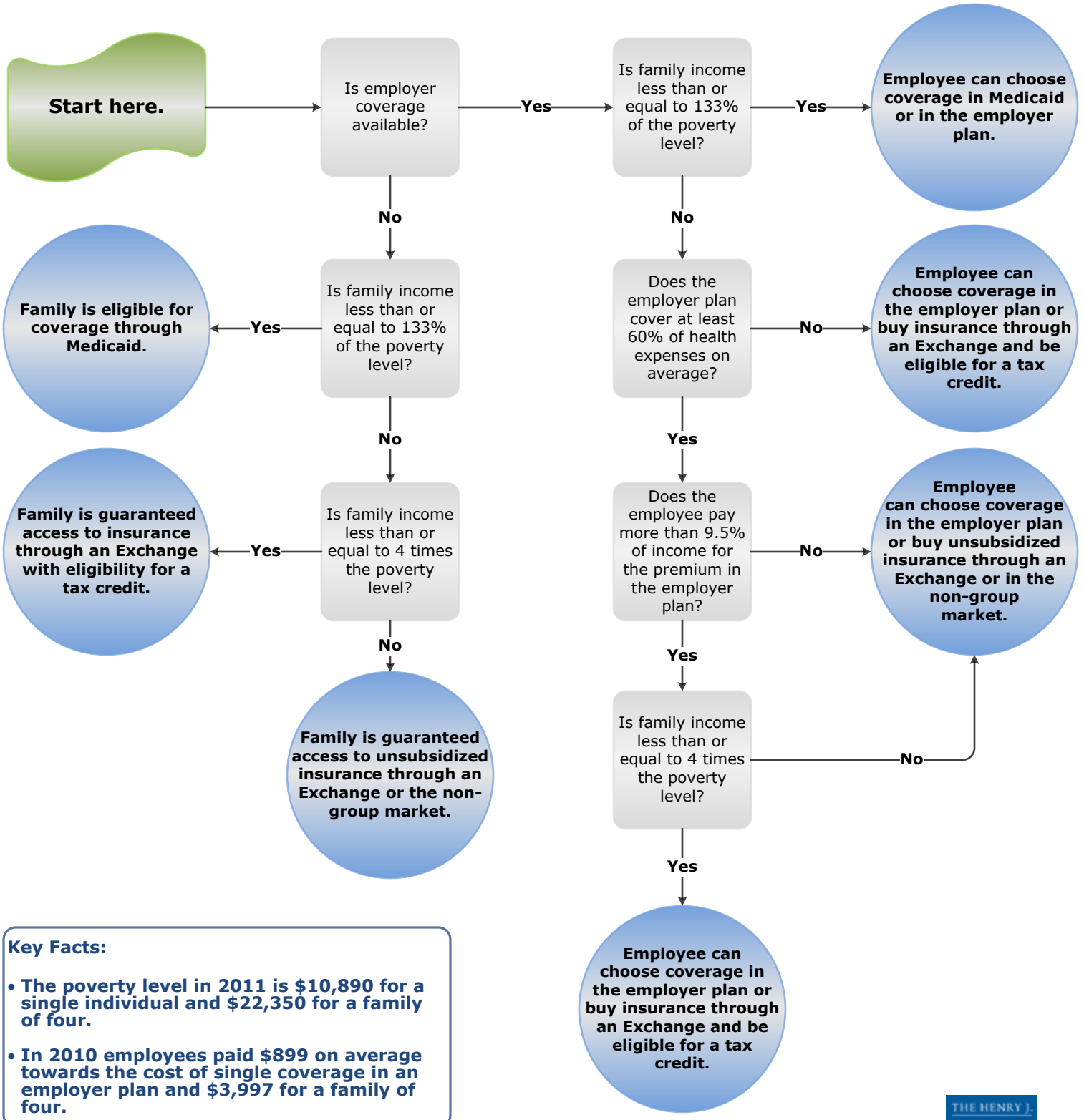


How People Get Health Coverage Under the Affordable Care Act Beginning in 2014



Key Facts:

- The poverty level in 2011 is \$10,890 for a single individual and \$22,350 for a family of four.
- In 2010 employees paid \$899 on average towards the cost of single coverage in an employer plan and \$3,997 for a family of four.

Notes

- Some states may have higher income eligibility levels for Medicaid.
- In some cases, children may be eligible for public coverage through Medicaid or CHIP while their parents are covered through an employer or an Exchange.
- Undocumented immigrants are ineligible for Medicaid and may not purchase coverage in an Exchange or receive a tax credit.
- In general, people are required to obtain coverage or pay a penalty, but those whose health insurance premiums exceed 8% of family income (after tax credits or employer contributions are taken into account) will not be penalized if they choose not to purchase coverage.
- Final regulations specifying how dependents of workers with employer coverage available are treated have not yet been issued. Draft rules indicate that the affordability of employer coverage (i.e., whether it costs more than 9.5% of income) will be based on the required premium for a single worker rather than family coverage.
- Small businesses may choose to buy insurance through newly created SHOP Exchanges or directly from insurers.

