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Patient Protection and Affordable Care Act (ACA): Resources for Frequently Asked Questions

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Congressional Research Service

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Patient Protection and Affordable Care Act (ACA): Resources for Frequently Asked Questions

Abstract

[Excerpt] The report provides basic consumer sources, including a glossary of health coverage terms. The next sections focus on health coverage: the individual mandate, private health insurance, and exchanges, as well as public health care programs, such as Medicaid and the State Children's Health Insurance Program (CHIP), Medicare, Indian health care, and veterans' and military health care. It then lists sources on employer-sponsored coverage, including sources on employer penalties, small businesses, federal workers' health plans, and union health plans. It also provides sources on the ACA's provisions on mental health, public health, workforce, quality, and taxes. Finally, the report lists sources on ACA costs and appropriations, legal issues, the treatment of noncitizens under the ACA, and sources for obtaining the law's full text.

This list is not a comprehensive directory of all resources on the ACA but rather is intended to address a few questions that may arise frequently.

Keywords

The Patient Protection and Affordable Care Act, ACA, health care, exchanges, health insurance

Comments

Suggested Citation

Napili, A. (2015). *Patient Protection and Affordable Care Act (ACA): Resources for frequently asked questions*. Washington, DC: Congressional Research Service.

A more recent version of this report can be found here: http://digitalcommons.ilr.cornell.edu/key_workplace/1452

An earlier version of this report can be found here: http://digitalcommons.ilr.cornell.edu/key_workplace/1354/



**Congressional
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Patient Protection and Affordable Care Act (ACA): Resources for Frequently Asked Questions

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April 23, 2015

Congressional Research Service

7-5700

www.crs.gov

R43215

Summary

The Patient Protection and Affordable Care Act (ACA; P.L. 111-148, as amended) has numerous provisions affecting private health insurance and public health coverage programs. This report provides resources to help congressional staff respond to constituents' frequently asked questions (FAQs) about the law. The report lists selected resources regarding consumers, employers, and other stakeholders, with a focus on federal sources. It also lists CRS reports that summarize the ACA's provisions.

The report begins with links to contacts for specific ACA questions, such as consumer assistance programs, state agencies, and local organizations that can answer constituents' questions directly. For example, the federal HealthCare.gov website has a consumer telephone hotline for questions on exchange (marketplace) coverage, the Internal Revenue Service (IRS) has individual and employer hotlines for tax-related questions (e.g., about premium tax credits), and the U.S. Department of Labor has a consumer hotline for questions on employer-based coverage. The report also lists sources for congressional staff to contact federal agencies with ACA questions.

The report provides basic consumer sources, including a glossary of health coverage terms. The next sections focus on health coverage: the individual mandate, private health insurance, and exchanges, as well as public health care programs, such as Medicaid and the State Children's Health Insurance Program (CHIP), Medicare, Indian health care, and veterans' and military health care. It then lists sources on employer-sponsored coverage, including sources on employer penalties, small businesses, federal workers' health plans, and union health plans. It also provides sources on the ACA's provisions on mental health, public health, workforce, quality, and taxes. Finally, the report lists sources on ACA costs and appropriations, legal issues, the treatment of noncitizens under the ACA, and sources for obtaining the law's full text.

This list is not a comprehensive directory of all resources on the ACA but rather is intended to address a few questions that may arise frequently.

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This report provides resources to help congressional staff respond to constituents' frequently asked questions (FAQs) about the Patient Protection and Affordable Care Act (ACA; P.L. 111-148, as amended). The report lists selected resources regarding consumers, employers, and other stakeholders, with a focus on federal sources. It also lists Congressional Research Service (CRS) reports that summarize the ACA's provisions. The resources are arranged by topic.

This list is not a comprehensive directory of all resources on the ACA but rather is intended to address a few questions that may arise frequently.

Contacts for ACA Assistance

Contacts for Constituents

Health plan enrollees may contact insurers directly to verify enrollment or to ask about coverage of particular drugs, medical services, and health care providers. Enrollees can find their health plan's customer service phone number on their insurance card, on the insurer's website, or by calling the HealthCare.gov hotline (1-800-318-2596).

Contact Us (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/contact-us/>

The federal HealthCare.gov website offers a 24/7 consumer hotline (1-800-318-2596). For translation assistance in other languages, constituents may also call the HealthCare.gov hotline or visit the website at <https://www.healthcare.gov/language-resource>.

Find Local Help (U.S. Department of Health and Human Services, HealthCare.gov)
<https://localhelp.healthcare.gov>

A directory of state and local organizations trained to provide enrollment assistance and help constituents understand their health coverage options. The directory includes navigators, application assisters, certified application counselors, state and local government agencies, and agents and brokers.

Consumer Assistance Program (The Center for Consumer Information and Insurance Oversight)
<https://www.cms.gov/CCIIO/Resources/Consumer-Assistance-Grants/>

A directory of consumer assistance programs and other state agencies that can answer constituent questions on ACA and health insurance.

Consumer Assistance (U.S. Department of Labor, Employee Benefits Security Administration)
<https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>

Constituents with questions about employer-based health coverage can speak with benefits advisors at 1-866-444-3272.

Telephone Assistance (Internal Revenue Service)
<http://www.irs.gov/uac/Telephone-Assistance>

The IRS is implementing many of the ACA's tax provisions, including the individual mandate, premium tax credits, and employer shared responsibility penalties. The Internal Revenue Service (IRS) has telephone hotlines to answer questions from individuals and employers.

Contacts for Congressional Staff

Congressional Marketplace Hotline (U.S. Department of Health and Human Services, Centers for Medicare and Medicaid Services)

A dedicated hotline exclusively for Members of Congress and congressional staff with questions about ACA implementation and exchanges: 202-690-8004, MarketplaceHillQuestions@cms.hhs.gov. Hours of operation: 9 a.m.-6 p.m. EST, Monday through Friday.

CRS Report 98-446, *Congressional Liaison Offices of Selected Federal Agencies*

This CRS report lists congressional liaison offices at federal agencies, including those that work on ACA issues, such as the IRS, the Department of Labor, and the Congressional Budget Office. Congressional liaison offices can answer questions from Members of Congress and congressional staff; they usually do not assist constituents directly.

CRS reports on ACA are at [CRS.gov](http://www.crs.gov): *Issues Before Congress: Health Care Reform*
<http://www.crs.gov/pages/subissue.aspx?cliid=3746&parentid=13&preview=False>

Each report has author contact information. CRS authors are available to answer questions from Members of Congress and congressional staff. CRS provides research and analysis exclusively to Congress, and CRS authors are unable to assist constituents directly.

Basic Consumer Sources

HealthCare.gov (U.S. Department of Health and Human Services)
<http://www.healthcare.gov>

The official federal portal for ACA consumer information. Questions and answers on health insurance under ACA, including options for obtaining coverage. Click “Get Answers” for sources tailored to specific populations, such as young adults, self-employed people, unemployed people, people with disabilities, veterans, American Indians and Alaska Natives, pregnant women, same-sex married couples, retirees, and incarcerated people. A Spanish-language version is at <http://www.CuidadoDeSalud.gov>.

Affordable Care Act Tax Provisions for Individuals and Families (Internal Revenue Service)
<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families>

Explanations of ACA tax provisions for consumers, including provisions on premium tax credits, the individual mandate (sometimes called the “individual shared responsibility” provision), and other tax provisions. FAQs are at <http://www.irs.gov/uac/Newsroom/Affordable-Care-Act-Tax-Provisions-Questions-and-Answers>.

Glossary (U.S. Department of Health and Human Services, HealthCare.gov)
<http://www.healthcare.gov/glossary/index.html>

Plain-language definitions of health care and health insurance terms.

From Coverage to Care (Centers for Medicare and Medicaid Services)
<http://marketplace.cms.gov/technical-assistance-resources/c2c.html>

For consumers with new health coverage, the resource “A Roadmap to Better Care and a Healthier You” and a series of videos explain how to read an insurance card, how to choose a provider, how to set up and prepare for a health care appointment, and more.

CRS Report RL32237, *Health Insurance: A Primer*

A basic policy overview of health insurance: key definitions and principles, the regulation of health insurance, and sources of health insurance.

The Individual Mandate

Questions and Answers on the Individual Shared Responsibility Provision (Internal Revenue Service)
<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Individual-Shared-Responsibility-Provision>

Basic background on the individual mandate, the requirement that most individuals have minimum essential health coverage or else pay a tax penalty. Describes what counts as minimum essential coverage, who is subject to the mandate, and how the mandate is enforced.

CRS Report R41331, *Individual Mandate Under ACA*

An excerpt from the report:

Beginning in 2014, ACA requires most individuals to maintain health insurance coverage or otherwise pay a penalty. Specifically, most individuals will be required to maintain minimum essential coverage, which is a term defined in ACA and its implementing regulations and includes most private and public coverage (e.g., employer-sponsored coverage, individual coverage, Medicare, and Medicaid, among others). Some individuals will be exempt from the mandate and the penalty, while others may receive financial assistance to help them pay for the cost of health insurance coverage and the costs associated with using health care services.

Fees and Exemptions (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/fees-exemptions/>

Details on the individual mandate penalty. Lists examples of circumstances that could warrant an individual mandate exemption. Links to application forms for exemptions based on coverage being unaffordable; certain hardship, tribal, incarceration, and religious exemptions; and exemptions based on membership in a health care sharing ministry.

Private Health Insurance

See also “Exchanges and Subsidies” and “Employer-Sponsored Coverage.”

CRS Report R42069, *Private Health Insurance Market Reforms in the Affordable Care Act (ACA)*

Table A-1 shows which private health insurance market reforms apply to which health plans, depending on whether the plans are grandfathered; whether they are sold in the large-group, small-group, or individual market; and whether group plans are fully insured or self-insured.

CRS Report R43854, *Overview of Private Health Insurance Provisions in the Patient Protection and Affordable Care Act (ACA)*

An excerpt from the report:

Private health insurance (PHI) is the predominate form of health insurance coverage in the United States, covering about two-thirds of Americans in 2013. The Patient Protection and Affordable Care Act (ACA; P.L. 111-148, as amended) builds on existing sources of private health insurance coverage—the nongroup (individual), small group, and large group markets. The ACA private health insurance provisions follow a federalist model in which they establish federal minimum requirements and give states the authority to enforce and expand those federal standards.

Health coverage rights and protections (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/health-care-law-protections/>

Summarizes consumer protections under ACA, such as coverage for pre-existing conditions, the requirement that insurers provide a plain-language Summary of Benefits and Coverage, and restrictions on lifetime and annual limits.

Fact Sheets and Frequently Asked Questions (FAQs) (The Center for Consumer Information and Insurance Oversight)
<http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/index.html>

The federal Center for Consumer Information and Insurance Oversight is charged with implementing the ACA’s private health insurance reforms. This page provides information for stakeholders, including state officials, health insurance companies, and consumers.

Young Adults and the Affordable Care Act: Protecting Young Adults and Eliminating Burdens on Businesses and Families (Employee Benefits Security Administration)
<http://www.dol.gov/ebsa/faqs/faq-dependentcoverage.html>

Questions and answers on the ACA’s dependent coverage provision. Under the ACA, if a health plan provides for dependent coverage of children, the plan must make such coverage available for adult children under the age of 26. This requirement became effective for plan years beginning on or after September 23, 2010.

CRS Report IN10128, *From Initial Rate Filings to Final Premiums: Peering into the Black Box* (August 7, 2014)

Brief overview of the process that insurers and regulators use to develop, review, and finalize premiums.

ACA Title I Provisions to be Implemented or Terminated in 2015 (CRS Memorandum, November 17, 2014, available to congressional staff upon request)

According to the memorandum,

one of the core objectives of the Patient Protection and Affordable Care Act (ACA, P.L. 111-148, as amended) is to expand health insurance coverage. Many of the coverage expansion provisions emphasize increasing access to private health insurance (Title I of ACA)... This memorandum provides a broad overview of Title I provisions that either will be implemented or terminated sometime in 2015.

Exchanges and Subsidies

Exchange Coverage

Get Coverage (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/get-coverage-topic/>

Under the ACA, exchanges (sometimes called marketplaces) have been established to provide eligible individuals with access to private health insurance plans. The 2015 open season for exchange coverage was November 15, 2014, to February 15, 2015. This website has plain-language information about the exchanges. For a briefer overview, see “A one-page guide to the Health Insurance Marketplace,” <https://www.healthcare.gov/quick-guide/>. For information about the exchange in a specific state, choose the state from the pull-down menu at <https://www.healthcare.gov/get-coverage/>.

Getting health coverage outside Open Enrollment (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/coverage-outside-open-enrollment/>

This document lists examples of “qualifying life events” that could make individuals eligible for “special enrollment periods” outside of open season. (Examples of qualifying life events include income changes, marriage, birth, adoption, moving to a new area, and losing other health coverage.) The 2015 open season was November 15, 2014, to February 15, 2015. Individuals can apply for Medicaid or State Children’s Health Insurance Program (CHIP) coverage any time.

Reporting life & income changes to the Marketplace (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/reporting-changes/>

For persons with exchange coverage, instructions for reporting changes in income, health coverage eligibility (e.g., an offer of job-based coverage), and household members (e.g., marriage, birth, adoption). These changes could affect subsidy amounts and eligibility for coverage.

Browse coverage options (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/see-plans/>

For federally facilitated exchanges, this website lets consumers view plan information and premium estimates without opening a HealthCare.gov account.

What plans cover (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/coverage/>

Lists the “essential health benefits” that exchange plans are required to cover. Specific benefit details differ by state and by plan.

Health Insurance Marketplace (Centers for Medicare and Medicaid Services)
<http://marketplace.cms.gov/>

For professionals assisting consumers with enrollment, this site has technical assistance resources, applications and forms, and federal education and outreach materials. Some of the resources are available in Spanish and selected other languages.

Using Your Marketplace Health Coverage (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/using-marketplace-coverage/>

Consumer tips for verifying enrollment, getting prescription drugs, finding a doctor, getting emergency care, and appealing insurance-company decisions.

Subsidies

CRS Report R43945, *Health Insurance Premium Credits in the Patient Protection and Affordable Care Act (ACA) in 2015*

To make exchange coverage more affordable, the federal government subsidizes premium costs for certain individuals through “premium credits,” a type of federal tax credit. An individual may be eligible for a premium tax credit if his or her household income is between 100% and 400% of the federal poverty level and he or she does not have access to affordable health coverage through another source, such as an employer.

Getting Lower Costs (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/lower-costs/>

Information on available subsidies for health coverage, including premium credits and cost-sharing subsidies.

The Premium Tax Credit (Internal Revenue Service)
<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/The-Premium-Tax-Credit>

Basic background on premium credits. FAQs are at *Questions and Answers on the Premium Tax Credit* (<http://www.irs.gov/Affordable-Care-Act/Individuals-and-Families/Questions-and-Answers-on-the-Premium-Tax-Credit>).

CRS Report R43833, *Premium Tax Credits and Federal Health Insurance Exchanges: Questions and Answers*

An excerpt from the report:

Legal challenges that may have a substantial impact on the implementation and operation of the Patient Protection and Affordable Care Act (ACA) concern whether premium tax credits are available for millions of individuals participating in federally administered health insurance exchanges... The Supreme Court is currently reviewing this issue in *King v. Burwell*. The Court heard oral arguments in the *King* case on March 4, 2015, and a decision is expected by the end of the Court's term in June 2015 at the latest. This report provides background on provisions of ACA relevant to this issue. It then answers questions concerning the legal challenges and potential implications of the Court's decision in *King*.

Enrollment Reports

The Affordable Care Act Research Briefs (U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation)

<http://aspe.hhs.gov/health/reports/2012/ACA-Research/index.cfm>

Includes monthly enrollment reports from the 2015 and 2014 open seasons for ACA health insurance exchanges.

Recent Blogs (U.S. Department of Health and Human Services, [HHS.gov/HealthCare](http://www.hhs.gov/HealthCare))

<http://www.hhs.gov/healthcare/facts/blog/index.html>

During open season, included weekly enrollment estimates for federally facilitated exchanges. These estimates were preliminary.

Medicaid and the State Children's Health Insurance Program

Individuals can enroll in Medicaid and the State Children's Health Insurance Program (CHIP) any time of the year. There is no limited enrollment period for these programs.

Each state operates its own Medicaid and CHIP programs within federal guidelines.

- Links to each state's Medicaid website:
<http://medicaid.gov/Medicaid-CHIP-Program-Information/By-State/By-State.html>
- Links to each state's CHIP website:
<http://insurekidsnow.gov/state/index.html>

Medicaid and CHIP (U.S. Department of Health and Human Services, [HealthCare.gov](http://www.healthcare.gov))

<https://www.healthcare.gov/medicaid-chip/>

FAQs and tips for Medicaid and CHIP potential applicants and new enrollees.

CRS Report R43564, *The ACA Medicaid Expansion*

An excerpt from the report:

Historically, Medicaid eligibility has generally been limited to certain low-income children, pregnant women, parents of dependent children, the elderly, and individuals with disabilities; however, as of January 1, 2014, states have the option to extend Medicaid coverage to most nonelderly, low-income individuals.

Affordable Care Act (Centers for Medicare and Medicaid Services, Medicaid.gov)
<http://www.medicaid.gov/AffordableCareAct/Affordable-Care-Act.html>

Summaries of major ACA provisions related to Medicaid and CHIP.

CRS Report R41210, *Medicaid and the State Children's Health Insurance Program (CHIP) Provisions in ACA: Summary and Timeline*

Detailed section-by-section summary of ACA's Medicaid and CHIP provisions.

Frequently Asked Questions: Affordable Care Act (Centers for Medicare and Medicaid Services, Medicaid.gov)
<https://questions.medicaid.gov/faq.php?id=5010&rtopic=2040>

For state officials and stakeholders, these sources address questions on the ACA, Medicaid, and CHIP.

Medicare

Medicare.gov (Centers for Medicare and Medicaid Services)
<https://www.medicare.gov/>

Official federal portal for consumer information on Medicare. See “Find someone to talk to” for a directory of consumer assistance contacts, including State Health Insurance Assistance Programs (SHIPs) that offer personalized health insurance counseling for Medicare beneficiaries.

Medicare and the Health Insurance Marketplace (Centers for Medicare and Medicaid Services)
<http://medicare.gov/Pubs/pdf/11694.pdf>

Consumer FAQs about the relationship between Medicare and the ACA exchanges (marketplaces). Questions include “Can I get a Marketplace plan in addition to Medicare?” and “What if I become eligible for Medicare after I join a Marketplace plan?”

Medicare and the Marketplace (Centers for Medicare and Medicaid Services)
<http://www.cms.gov/Medicare/Eligibility-and-Enrollment/Medicare-and-the-Marketplace/Overview1.html>

FAQs about the relationship between Medicare and the ACA exchanges (marketplaces), including questions on enrollment, coordination of benefits, and end-stage renal disease.

Medicare and the Marketplace (U.S. Department of Health and Human Services, HealthCare.gov)

<https://www.healthcare.gov/medicare/medicare-and-the-marketplace/>

Information on how the ACA affects Medicare beneficiaries, and how to switch from exchange coverage to Medicare.

CRS Report R41196, *Medicare Provisions in the Patient Protection and Affordable Care Act (PPACA): Summary and Timeline*

Detailed section-by-section summary of the ACA's Medicare provisions.

Indian Health Care

CRS Report R41152, *Indian Health Care: Impact of the Affordable Care Act (ACA)*

The ACA reauthorized the Indian Health Care Improvement Act (IHCIA), which authorizes many Indian Health Service programs and services. This report summarizes major IHCIA changes and other ACA provisions that may affect American Indian and Alaska Native health care.

CRS Report R41630, *The Indian Health Care Improvement Act Reauthorization and Extension as Enacted by the ACA: Detailed Summary and Timeline*

Detailed section-by-section summary of IHCIA provisions in the ACA.

Affordable Care Act (Indian Health Service)

<http://www.ihs.gov/ACA/>

Includes FAQs on the ACA for Indian Health Service-eligible persons.

Veterans and Military Health Care

The Affordable Care Act, VA, and You: Frequently Asked Questions (U.S. Department of Veterans Affairs)

<http://www.va.gov/health/aca/FAQ.asp>

Answers to veterans' FAQs about the ACA. The website notes that "the health care law does not change VA health benefits or Veterans' out-of-pocket costs."

TRICARE and the Affordable Care Act (Defense Health Agency)

<http://tricare.mil/aca>

Explains that the military's TRICARE health program is considered minimum essential coverage for the purpose of ACA's individual mandate.

Employer-Sponsored Coverage

See also “Employer Penalties,” “Small Businesses,” and “Federal Employee Health Benefits Program.”

Sources for Employees and their Families

People with coverage through a job (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/have-job-based-coverage/>

FAQs for consumers with employer-sponsored coverage and those who are losing their employer-sponsored coverage.

Consumer Information on the Affordable Care Act (U.S. Department of Labor, Employee Benefits Security Administration)
<http://www.dol.gov/ebsa/healthreform/consumer.html>

For employees who receive health coverage through their jobs, this page lists consumer protections under the ACA, such as coverage of pre-existing conditions and preventive services; and the requirement that employees receive a plain-language Summary of Benefits and Coverage.

Consumer Assistance (U.S. Department of Labor, Employee Benefits Security Administration)
<https://www.dol.gov/ebsa/contactEBSA/consumerassistance.html>

Constituents with questions about employer-based health coverage can speak with benefits advisors at 1-866-444-3272.

Sources for Employers

Affordable Care Act (U.S. Department of Labor, Employee Benefits Security Administration)
<http://www.dol.gov/ebsa/healthreform/>

Information on ACA implementation for employers. This page has information on grandfathered plans, waiting periods, and other topics for employer-sponsored health coverage.

Health Care Changes (BusinessUSA.gov)
<http://business.usa.gov/healthcare>

Employers answer multiple-choice questions about their businesses (e.g., state, number of employees, whether they offer health insurance to employees). An online “wizard” generates a list of ACA resources depending on the answers.

Affordable Care Act: What employers need to know (Internal Revenue Service)
<http://www.irs.gov/pub/irs-pdf/p5200.pdf>

One-page overview of ACA information reporting requirements, employer shared responsibility provisions, SHOP eligibility, and the small business health care tax credit.

Understanding employer reporting requirements of the health care law (Internal Revenue Service)

<http://www.irs.gov/pub/irs-pdf/p5196.pdf>

Two-page brochure on ACA information reporting requirements for applicable large employers.

Are you an applicable large employer? (Internal Revenue Service)

<http://www.irs.gov/pub/irs-pdf/p5208.pdf>

One-pager explains how to determine whether an organization is an applicable large employer. Applicable large employers are subject to ACA information reporting and employer shared responsibility provisions.

Affordable Care Act Tax Provisions for Employers (Internal Revenue Service)

<http://www.irs.gov/Affordable-Care-Act/Employers>

Explanations of ACA tax provisions for employers, such as W-2 reporting requirements, the Small Business Health Care Tax Credit, and potential employer penalties for certain large employers.

Affordable Care Act: Responsibilities for Health Coverage Providers: Understanding reporting requirements of the health care law (Internal Revenue Service)

<http://www.irs.gov/pub/irs-pdf/f5215.pdf>

Two-page overview of reporting requirements for entities that provide minimum essential coverage. The requirement applies to certain plan sponsors of self-insured group health plan coverage.

Employer Penalties

Questions and Answers on Employer Shared Responsibility Provisions Under the Affordable Care Act (Internal Revenue Service)

<http://www.irs.gov/Affordable-Care-Act/Employers/Questions-and-Answers-on-Employer-Shared-Responsibility-Provisions-Under-the-Affordable-Care-Act>

FAQs on the employer shared responsibility provisions under the ACA. This document describes which employers are subject to the penalty and how the penalty amount is calculated, and it provides important dates.

CRS Report R43981, *Affordable Care Act (ACA): Employer Shared Responsibility Determinations and Potential Penalties*

ACA's "shared responsibility" provision imposes penalties on certain large employers (with at least 50 full-time equivalent workers) if they do not offer "affordable" health coverage to employees and at least one of their full-time employees obtains a premium credit (subsidy)

through the exchanges. This report describes the process for determining which employers are subject to the provision and describes penalty calculations. It also describes ACA's other employer provisions, such as reporting requirements, the dependent coverage provision, and provisions on "affordable" and "adequate" health coverage.

CRS Report R43181, *The Affordable Care Act and Small Business: Economic Issues*

Includes analysis of ACA employer penalties.

CRS Report IF10039, *Proposals to Change the ACA's Definition of "Full Time"*

Analysis of proposals to change ACA's definition of "full-time" from 30 hours to 40 hours a week.

Small Businesses

Health Care (U.S. Small Business Administration)
<http://www.sba.gov/healthcare>

Articles explain ACA provisions for small businesses.

CRS Report R43771, *Small Business Health Options Program (SHOP) Exchange*

According to the report,

SHOP exchanges are marketplaces where private health insurance issuers sell health insurance plans to small employers. All health plans available through SHOP exchanges must meet certain federally required criteria, such as offering a standardized package of benefits. Certain small employers may be eligible to receive tax credits toward the cost of coverage if they obtain coverage through a SHOP exchange...

This report describes certain features of SHOP exchanges, such as employer eligibility, methods for selecting health plans offered through SHOP exchanges, and how health insurance agents and brokers interact with SHOP exchanges. Each description includes information about how the feature is implemented in SHOP exchanges administered by states and those administered in part or in entirety by HHS. Each description also includes information about the timing of implementation. The report concludes with a discussion about the current and future place of SHOP exchanges in the broader context of the private health insurance market.

Small Business: Get health insurance for your employees (U.S. Department of Health and Human Services, HealthCare.gov)
<https://www.healthcare.gov/small-businesses>

FAQs about the SHOP exchange. For further questions, the federal health insurance call center for small employers is 1-800-706-7893.

CRS Report R41158, *Summary of the Small Business Health Insurance Tax Credit Under ACA*

Under the ACA, the small business tax credit is available to qualifying for-profit and nonprofit employers with fewer than 25 full-time equivalent employees with average annual

wages that fall under a statutorily specified cap. To qualify for the credit, employers must cover at least 50% of the cost of each of their employees' self-only health insurance coverage.

CRS Report R43181, *The Affordable Care Act and Small Business: Economic Issues*

Analysis of ACA employer penalties, the small business health insurance tax credit, and SHOP exchanges.

Federal Employee Health Benefits Program

CRS Report R42741, *Laws Affecting the Federal Employees Health Benefits Program (FEHBP)*

Includes information about the ACA in the Appendix, under "Patient Protection and Affordable Care Act (P.L. 111-148, as amended), March 23, 2010."

The Affordable Care Act and OPM (U.S. Office of Personnel Management)

<http://www.opm.gov/healthcare-insurance/affordable-care-act/>

Includes ACA resources and FAQs on FEHBP.

Tribal Employers: Indian Tribes FAQs (U.S. Office of Personnel Management)

<http://www.opm.gov/healthcare-insurance/tribal-employers/faqs/>

FAQs on how the ACA expands eligibility for tribal employees under FEHBP.

Changes to Federal Benefits Eligibility Due to Health Reform: Frequently Asked Questions (FAQs) (U.S. Office of Personnel Management)

<http://www.opm.gov/healthcare-insurance/special-initiatives/health-care-reform/>

FAQs for federal employees on the ACA dependent coverage provision, which became effective for plan years beginning on or after September 23, 2010.

Members of Congress and Congressional Staff

CRS Report R43194, *Health Benefits for Members of Congress and Certain Congressional Staff*

A provision in the ACA specifically affects Members of Congress and certain congressional staff and their employer-sponsored health benefits. This report explains the implementation of that provision.

The Affordable Care Act and OPM (U.S. Office of Personnel Management)

<http://www.opm.gov/healthcare-insurance/affordable-care-act/>

Includes ACA resources for Members of Congress and congressional staff.

I am an employee in the official office of a Member of Congress. How do I enroll in DC Health Link? (DC Health Link)

<https://dchealthlink.com/node/1638>

Members of Congress and designated congressional staff can purchase health insurance from the District of Columbia SHOP exchange, called DC Health Link (855-532-5465). The web page notes that questions can also be answered by the U.S. Senate Benefits Section (202-224-1093) and the House of Representatives Office of Payroll and Benefits (202-225-1435). The Open Enrollment period for 2015 coverage was November 10, 2014, to December 8, 2014.

Union Health Plans

Multiemployer Health Plans, the Taft-Hartley Act, and the Patient Protection and Affordable Care Act (ACA) (CRS Memorandum, June 26, 2013, available to congressional staff upon request)

According to the memorandum,

Unions and multiemployer plan representatives have expressed an interest in allowing union members and multiemployer plans to participate in the health insurance exchanges established by the Patient Protection and Affordable Care Act (ACA, P.L. 111-148), as amended. In light of this interest, this memorandum provides background information about multiemployer plans, ACA, and another relevant federal statute, the Taft-Hartley Act. The analysis considers two related scenarios: (1) an individual who is eligible for a multiemployer health plan applying for a premium tax credit; and (2) a multiemployer health plan being offered in a health insurance exchange.

Mental Health

Health Insurance and Mental Health Services (U.S. Department of Health and Human Services, MentalHealth.gov)

<http://www.mentalhealth.gov/get-help/health-insurance/index.html>

FAQs about private health insurance, Medicare, and Medicaid coverage of mental health benefits.

Affordable Care Act Implementation FAQs - Set 17 (The Center for Consumer Information and Insurance Oversight, November 8, 2013)

http://www.cms.gov/CCIIO/Resources/Fact-Sheets-and-FAQs/aca_implementation_faqs17.html

FAQs about the implementation of the Mental Health Parity and Addiction Equity Act of 2008 (MHPAEA), as amended by the ACA. An excerpt appears below.

MHPAEA amended the Public Health Service Act (PHS Act), the Employee Retirement Income Security Act (ERISA) and the Internal Revenue Code (the Code) to provide increased parity between mental health and substance use disorder benefits and medical/surgical benefits. In general, MHPAEA requires that the financial requirements (such as coinsurance) and treatment limitations (such as visit limits) imposed on mental health and substance use disorder benefits cannot be more restrictive than the predominant financial requirements and treatment limitations that apply to substantially all medical/surgical benefits.

What plans cover: Mental health & substance abuse coverage (U.S. Department of Health and Human Services, HealthCare.gov)

<https://www.healthcare.gov/coverage/mental-health-substance-abuse-coverage/>

Brief overview of requirements for behavioral health services coverage in exchange plans.

Affordable Care Act Expands Mental Health and Substance Use Disorder Benefits and Federal Parity Protections for 62 Million Americans (U.S. Department of Health and Human Services, Office of the Assistant Secretary for Planning and Evaluation, February 20, 2013)

http://aspe.hhs.gov/health/reports/2013/mental/rb_mental.cfm

Estimates of the impact of the MHPAEA, as amended by ACA.

Public Health, Workforce, Quality, and Related Provisions

CRS Report R41278, *Public Health, Workforce, Quality, and Related Provisions in ACA: Summary and Timeline*

Detailed section-by-section summary of the ACA's provisions on public health, the health workforce, quality improvement, health centers, prevention and wellness, maternal and child health, nursing homes and other long-term care providers, comparative effectiveness research, health information technology, emergency care, elder justice, biomedical research, FDA and medical products, 340B drug pricing, and malpractice reform.

Taxes

See also “The Individual Mandate” and “Subsidies.”

Tax Filing Resources

The tax filing deadline was April 15, but the resources below may be helpful for late filers or others seeking general information.

The Health Care Law and Your Taxes: What the Affordable Care Act (ACA) Means for Your 2014 Federal Tax Return (Internal Revenue Service)

<http://www.irs.gov/pub/irs-pdf/p5201.pdf>

Infographics on the individual mandate and premium tax credits.

Health coverage and your federal income taxes (U.S. Department of Health and Human Services, HealthCare.gov)

<https://www.healthcare.gov/taxes/>

For consumers, links to tips and tools for completing 2014 federal income tax returns.

Fact Sheet: Health Coverage and Federal Income Taxes (U.S. Department of Health and Human Services)

<http://www.hhs.gov/healthcare/facts/factsheets/2015/01/health-coverage-federal-income-taxes.html>

Federal income tax information for persons with non-exchange coverage for all of 2014, persons with exchange coverage in 2014, and persons who did not have health coverage in 2014.

Forms and Publications (Internal Revenue Service)

<http://www.irs.gov/Forms-&-Pubs>

Federal tax forms and instructions relevant to the ACA. Form 8965 is for reporting a coverage exemption from the individual mandate granted by an exchange and applying for an individual mandate exemption. Form 8962 is for reconciling advance premium tax credits received with the premium tax credits actually due.

Tax information (Centers for Medicare and Medicaid Services)

<https://marketplace.cms.gov/technical-assistance-resources/tax-information.html>

Tax fact sheets, infographics, and articles for professionals assisting consumers with exchange coverage.

Free File: Do Your Federal Taxes for Free (Internal Revenue Service)

<http://irs.gov/FreeFile>

Fillable electronic forms for persons with income over \$60,000, and free file software for persons with income under \$60,000.

Extension of Time To File Your Tax Return (Internal Revenue Service)

<http://www.irs.gov/uac/Extension-of-Time-To-File-Your-Tax-Return>

Instructions and forms to apply for an extension of time to file. An extension of time to file does not grant an extension of time to pay the tax liability.

Contacts for Tax Filing Assistance

Telephone Assistance (Internal Revenue Service)

<http://www.irs.gov/uac/Telephone-Assistance>

The Internal Revenue Service (IRS) is implementing many of the ACA's tax provisions, including the individual mandate, premium tax credits, and employer shared responsibility penalties. The IRS has telephone hotlines to answer questions from individuals and employers.

Free Tax Return Preparation for Qualifying Taxpayers (Internal Revenue Service)

<http://www.irs.gov/Individuals/Free-Tax-Return-Preparation-for-You-by-Volunteers>

The Volunteer Income Tax Assistance (VITA) program offers free tax help to people who generally make \$53,000 or less, persons with disabilities, the elderly and limited English

speaking taxpayers who need assistance in preparing their own tax returns. IRS-certified volunteers provide free basic income tax return preparation with electronic filing to qualified individuals.

HHS to work with non-profit organizations and tax preparers to help consumers understand the intersection of taxes and health care (U.S. Department of Health and Human Services, January 28, 2015)

<http://www.hhs.gov/news/press/2015pres/01/20150128a.html>

Lists tax preparers and nonprofit organizations that provide ACA-specific resources and assistance.

Tax Provisions

Affordable Care Act (ACA) Tax Provisions (Internal Revenue Service)

<http://www.irs.gov/Affordable-Care-Act>

Briefly summarizes the ACA's tax provisions. Sources are tailored for three categories: individuals and families, employers, and other organizations. For a more comprehensive list, click "List of Tax Provisions" in the left navigation bar; for many provisions, there are links to "Questions and Answers."

Present Law And Background Relating To The Tax-Related Provisions In The Affordable Care Act (Joint Committee on Taxation, JCX-6-13, March 4, 2013)

<https://www.jct.gov/publications.html?func=startdown&id=4511>

Summarizes the ACA's revenue (tax) provisions.

CRS Report R43342, *The Medical Device Excise Tax: Economic Analysis*

Since January 1, 2013, manufacturers and importers of medical devices have been subject to an excise tax equal to 2.3% of the manufacturer's price. This report gives an overview of the tax: its legislative origins, its revenue effects, arguments for and against the tax, and its economic effects.

Cost Estimates and Spending

Affordable Care Act (Congressional Budget Office)

<http://www.cbo.gov/topics/health-care/affordable-care-act>

A collection of Congressional Budget Office (CBO) analyses and cost estimates on the ACA and proposals to amend or repeal the ACA. Includes analyses of the ACA's effects on the federal budget, labor markets, and health insurance coverage.

CRS Report R41390, *Discretionary Spending Under the Affordable Care Act (ACA)*

According to the report,

The Patient Protection and Affordable Care Act (Affordable Care Act, or ACA) reauthorized funding for numerous existing discretionary grant programs administered by the Department of Health and Human Services (HHS). The ACA also created many new discretionary grant programs and provided for each an authorization of appropriations. Generally, the law authorized (or reauthorized) appropriations through FY2014 or FY2015. This report summarizes all the discretionary spending provisions in the ACA.

CRS Report R41301, *Appropriations and Fund Transfers in the Affordable Care Act (ACA)*

Summarizes the ACA's mandatory appropriations.

CRS Report R43289, *Legislative Actions to Repeal, Defund, or Delay the Affordable Care Act*

Includes a section on ACA's impact on federal spending. Appendix C summarizes ACA provisions in recent appropriations bills.

CRS Report IN10185, *Congress Faces Calls to Address Expiring ACA Funds for Primary Care*

Brief overview of selected expiring ACA appropriations, including funds for health centers and the National Health Service Corps.

Tracking Accountability in Government Grants System: Search Affordable Care Act Awards (U.S. Department of Health and Human Services)

<http://taggs.hhs.gov/SearchACA.cfm>

Database of U.S. Department of Health and Human Services ACA grant awards, searchable by geographic location, grant program name, grantee name, and keyword. The database does not include existing programs that received ACA funding in addition to their regular funding. The database includes grants only, not other types of assistance such as contracts. Some database dollar amounts are negative; these represent downward adjustments to previous awards due to cost revisions, corrections, or award cancellations.

CRS Report R43066, *Federal Funding for Health Insurance Exchanges*

Table 1 details ACA exchange funding to states.

National Health Expenditure Projections 2013-2023 (Centers for Medicare and Medicaid Services, Office of the Actuary, 2014)

<http://www.cms.gov/Research-Statistics-Data-and-Systems/Statistics-Trends-and-Reports/NationalHealthExpendData/Downloads/Proj2013.pdf>

Projections of national health spending and the ACA's effects on spending growth.

Legal Issues

CRS Legal Sidebar: Health and Medicine

<http://www.crs.gov/LegalSidebar/Default.aspx?CatId=52>

CRS analysis of health-related legal issues. Includes analysis of ACA-related court cases.

CRS Report R43833, *Premium Tax Credits and Federal Health Insurance Exchanges: Questions and Answers*

An excerpt from the report:

Legal challenges that may have a substantial impact on the implementation and operation of the Patient Protection and Affordable Care Act (ACA) concern whether premium tax credits are available for millions of individuals participating in federally administered health insurance exchanges... The Supreme Court is currently reviewing this issue in *King v. Burwell*. The Court heard oral arguments in the *King* case on March 4, 2015, and a decision is expected by the end of the Court's term in June 2015 at the latest. This report provides background on provisions of ACA relevant to this issue. It then answers questions concerning the legal challenges and potential implications of the Court's decision in *King*.

CRS Report IN10239, *Many Aspects of the Affordable Care Act Would Not Be Affected by King v. Burwell*

Describes some of ACA's key public health and health services-related programs that would not be affected by *King v. Burwell*.

CRS Report IF10169, *The Affordable Care Act's Contraceptive Coverage Requirement: History of Regulations for Religious Objections*

An excerpt from the report:

The Affordable Care Act (ACA; P.L. 111-148) requires that group health plans and health insurance issuers provide coverage for certain preventive health services without imposing any cost-sharing requirements. 42 U.S.C. §300gg-13(a)(4). The preventive services covered include Food and Drug Administration (FDA)-approved contraceptive methods, which generated controversy among employers who oppose the use of contraception based on their religious beliefs. This requirement has been implemented through a series of administrative regulations since 2010, when ACA was enacted.

CRS Report R43654, *Free Exercise of Religion by Closely Held Corporations: Implications of Burwell v. Hobby Lobby Stores, Inc.*

Discusses the case's effect on ACA contraceptive coverage requirements. For additional legal analysis of contraceptive coverage requirements, see CRS Legal Sidebar: Freedom of Religion, <http://www.crs.gov/LegalSidebar/Default.aspx?CatId=Freedom%20of%20Religion>.

CRS Report R43474, *Implementing the Affordable Care Act: Delays, Extensions, and Other Actions Taken by the Administration*

Summarizes selected administrative actions to address ACA implementation and discusses the congressional lawsuit *U.S. House of Representatives v. Burwell*.

Noncitizens

CRS Report R43561, *Treatment of Noncitizens Under the Affordable Care Act*

Discusses the treatment of noncitizens with respect to the individual mandate, eligibility for exchange coverage and subsidies, and Medicaid eligibility. Also discusses the verification of alien status under the ACA.

Health coverage for immigrants (U.S. Department of Health and Human Services, HealthCare.gov)

<https://www.healthcare.gov/immigrants/>

Describes the eligibility of immigrants for exchange coverage and subsidies, Medicaid, and CHIP.

ACA Text

The following resources can help with constituent requests for the text of the ACA.

Compilation of the Patient Protection and Affordable Care Act (U.S. House of Representatives, Office of the Legislative Counsel)

http://legcounsel.house.gov/HOLC/Resources/comps_alpha.html

The Patient Protection and Affordable Care Act compilation is listed under “P” on this website. The House Office of the Legislative Counsel compiled the text of the ACA, consolidated with amendments made by subsequent laws. This compilation is unofficial. It is updated periodically. As of this writing, the compilation is current through P.L. 113-188, enacted November 26, 2014.

P.L. 111-148, Patient Protection and Affordable Care Act (Government Printing Office, March 23, 2010, 124 Stat. 119)

<http://www.gpo.gov/fdsys/pkg/PLAW-111publ148/pdf/PLAW-111publ148.pdf>

Unlike the unofficial compilation above, this is the official publication of the ACA as it passed on March 23, 2010. However, this does not reflect current law, as the ACA has since been amended by several subsequent laws, including P.L. 111-152, Health Care and Education Reconciliation Act of 2010, <http://www.gpo.gov/fdsys/pkg/PLAW-111publ152/pdf/PLAW-111publ152.pdf>.

Everything You Should Know About The Health Care Law (Government Printing Office)

<http://govbooktalk.gpo.gov/2013/09/24/everything-you-should-know-about-the-health-care-law/>

Scroll to “How do I obtain a copy of this Affordable Care Act (ACA)?”

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