



AFSCME Facts

Health Insurance Marketplaces: The Next Frontier in Health Care Reform Implementation

The Affordable Care Act (ACA) aims to increase health insurance coverage among the uninsured. The health insurance marketplaces (formerly known as health insurance exchanges) will be one of the main mechanisms used to increase coverage among uninsured individuals. Lower-income individuals who are uninsured may qualify for coverage through other public programs, such as Medicaid, particularly in states that participate in Medicaid expansion. In addition, state Children's Health Insurance Programs (CHIP) remain in place.

Health insurance marketplaces will begin open enrollment October 1, 2013, and insurance coverage will be effective January 1, 2014. Initial enrollment will extend through March 31, 2014. States have the opportunity to run their own marketplace, partner with the federal government, or opt for a federally-facilitated marketplace to operate in their state. The final list of state-run and partnership states appears below; if a state is not listed then a federally-facilitated marketplace will be in operation effective October 1, 2013.

State-Run Marketplace: California, Colorado, Connecticut, District of Columbia, Hawaii, Idaho, Kentucky, Maryland, Massachusetts, Minnesota, Nevada, New Mexico, New York, Oregon, Rhode Island, Utah, Vermont and Washington.

State Partnership Marketplace: Arkansas, Delaware, Illinois, Iowa, Michigan, New Hampshire and West Virginia.

Lower-income individuals may qualify for federal subsidies to make purchasing insurance more affordable. Due to the many types of income calculations performed during the enrollment process, there will be strong coordination between the marketplace and the states' Medicaid agency. All Medicaid eligibility determinations will remain a function operated by the state government, regardless of the state's marketplace structure.

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The Department of Health and Human Services (HHS) is working closely with states to ensure marketplaces will be operational later this year. AFSCME will continue to work closely with HHS to ensure successful implementation of the Affordable Care Act for union members and working families.

For more information and assistance in preparing for the purchase of health care coverage through these new insurance marketplaces, visit the www.healthcare.gov website or call the 24-hours-a-day toll-free consumer call center at 1-800-318-2596. In addition to English and Spanish, the call center provides assistance in more than 150 languages through an interpretation and translation service. Hearing impaired callers can dial 1-855-889-4325 for TTY/TDD technology.

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