



The Affordable Care Act and *Autism*

The Affordable Care Act – also known as health reform or “Obamacare” – was signed into law on March 23, 2010. The health reform law is expected to affect millions of Americans, including the autism community. Autism Speaks knows that health insurance is complicated but we want to help you make sense of these changes so you can make the best choice for your family. We have developed this series of fact sheets to provide factual information about some of the law’s most significant reforms and how they might affect you.

Medicaid Expansion

One of the most significant changes under the Affordable Care Act is that – beginning on January 1, 2014 – states can choose whether to expand their Medicaid programs to low-income adults, many of which have never been eligible for coverage before. What do you need to know about Medicaid expansion? Here are a few questions that Autism Speaks has identified.

What is the Medicaid program?

The Medicaid program is a state-administered health insurance program for low-income families and children, pregnant women, the elderly, and people with disabilities, among others. Although the Medicaid program is operated by the states, the federal government funds a portion of Medicaid costs and establishes guidelines for the program. States can generally decide how to design their Medicaid program so programs may differ in each state. For example, each state’s Medicaid program tends to have a different name.

I’ve also heard of something called the Children’s Health Insurance Program (CHIP) – what is it and is it the same as Medicaid?

The Children’s Health Insurance Program (CHIP) provides low-cost health coverage to families that earn too much money to qualify for Medicaid. Each state offers CHIP coverage. To learn if your child is eligible for CHIP, you can visit www.insurekidsnow.gov or call 1-877-543-7669. Or you can fill out an application with the new Health Insurance Marketplace in your state, which can tell you if your family qualifies. If so, someone from the CHIP agency in your state will follow up with you.

What is Medicaid expansion and how does it work?

Prior to the Affordable Care Act, most states did not offer Medicaid coverage to adults, particularly those without children. The law allowed states to expand Medicaid coverage to most adults with incomes up to 138 percent of the federal poverty level. To assist states in expanding coverage, the costs of covering this

population will be fully funded by the federal government in most states through 2016. Following a decision by the Supreme Court of the United States, states can choose whether to expand Medicaid eligibility to this new population or maintain their traditional eligibility criteria.

Who is eligible for the Medicaid expansion?

Nearly all United States citizens under age 65 with incomes up to 138 percent of the federal poverty level (about \$15,800 for an individual or \$32,500 for a family of four) will be eligible for Medicaid in states that choose to expand their program.

Did my state expand its Medicaid program?

To date, about half of the states and the District of Columbia opted to expand their Medicaid program. This [resource](#) can help you find out if your state expanded its Medicaid program.

What are my options if my state didn't expand Medicaid?

It depends on your income. If your annual income is above 100 percent of the federal poverty level (about \$11,670 for an individual or \$23,850 for a family of four), you will be eligible for financial assistance to purchase private coverage through the new [Health Insurance Marketplaces](#) in every state. However, if your annual income is below 100 percent of the federal poverty level, this assistance will not be available.

You may already be eligible for Medicaid even if your state did not expand its Medicaid program. You can learn whether you might be eligible by contacting your state Medicaid office.

Where can I get help enrolling in Medicaid or learning more about my options?

You can get help from healthcare.gov or call the National Help Center at 1-800-318-2596 (available 24/7 in a variety of different languages). You can also chat online or contact trained individuals that can help you understand your new options. You can use this [tool](#) to find help in your area.