

# The Affordable Care Act – What It Means for Parents and Teachers

The US Department of Education is working to make all schools healthier and safe. To help states, districts, and schools ensure healthy schools and students, the Department encourages school communities to make use of exciting new provisions of the Affordable Care Act. The Affordable Care Act contains important benefits to improve the health care system, and is already making a difference in the lives of millions of Americans, including our nation's neediest school communities. Most important, new provisions of the law will allow parents and teachers to focus on the important work of learning, rather than the cost of health care.

To get all of America's schools covered, the Health Insurance Marketplace begins with YOU. Learn how the Affordable Care Act offers important reforms to improve the health of every school's parents and teachers.

## New Health Insurance Marketplace Key Facts:

- Marketplace open enrollment for 2014 ends March 31, 2014. If you missed the deadline, the next open enrollment will begin in the fall of 2014, but the exact dates are still being decided.
- You may be eligible to get lower costs right away to help you pay for insurance in the Marketplace (individuals with incomes less than \$45,960 or families of four with incomes less than \$94,200).
- For more information, visit [HealthCare.gov](http://HealthCare.gov).

Too often, parents and teachers cannot afford critical health coverage, including preventive services, medicine, and insurance. To promote healthy families and schools, the Affordable Care Act establishes important reforms and consumer protections, so that parents and teachers can focus on preparing children to succeed in school.

## The healthcare law:

- Allows parents and teachers to easily compare and purchase high quality health insurance plans starting October 1st, with coverage set to begin as soon as January 1, 2014.
- Offers families one-stop-shopping to learn about health insurance options and to make apples-to-apples comparisons of private insurance plans.
- Establishes tax credits for middle-class families to afford health insurance and expands Medicaid, in participating states, to Americans making up to 133 percent of the federal poverty level (\$31,320 for a family of four).
- Prohibits insurance companies from placing annual or lifetime caps on family plans or denying coverage to parents or teachers with pre-existing medical conditions.
- Makes health insurance more affordable for small businesses. If you or your spouse owns a small business, you may qualify for a tax credit of up to 50% of health expenses, starting in 2014, to help offset the costs of covering your employees.
- Expands health care access to mothers and female teachers by requiring insurance plans to cover mammograms with no copayment and assures women the right to see an OB-GYN without having to obtain a referral first.

To learn more about the new benefits and cost savings available to you, visit [HealthCare.gov](http://HealthCare.gov). A first-of-its-kind website, [HealthCare.gov](http://HealthCare.gov) helps you make informed decisions about health care coverage by offering easy-to-understand information about new benefits and protections for you, your family, and your business and allowing you to compare public and private health insurance options tailored to your age, location, and health needs.

Remember, getting America's schools covered begins with **YOU!**

Let's create healthier schools and communities so our children can reach their full potential.