

# MAKING THE AFFORDABLE CARE ACT EASY

Open enrollment for 2016 is November 1, 2015 to January 31, 2016.

Rite Aid is here to help you understand your healthcare options. To get answers to any questions you might have about finding a plan that fits your needs, visit [healthcare.gov](http://healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325).

## Frequently Asked Questions

We've made answering your questions easy



[What is the Affordable Care Act?](#)

[How does the Affordable Care Act affect me?](#)

[Affordable Care Act terms made easy](#)

## Information you will need to choose a plan



Number and ages of household members



Your address



Household annual income



Current health insurance coverage and premiums/notice from your employer



Whether or not household members are smokers

## What is the Affordable Care Act?

### What is the Affordable Care Act?

It's a law that was created to give all Americans **access to health insurance**, and provides additional protection to those who already have health insurance.

Also referred to as "health care reform," the Patient Protection and Affordable Care Act (ACA) was passed by U.S. Congress in 2010.

If you don't already have health insurance, here are the **key benefits** you will receive through the Affordable Care Act:



Extending health care coverage to Americans without insurance or those with pre-existing conditions.



Covering the costs of preventative care.



Allowing young people to stay on their parents' health plan until they are 26.



Insurance companies can't put lifetime limits on the benefits they pay.



### Need help enrolling?

Visit [healthcare.gov](http://healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325)

# How does the Affordable Care Act affect me?

## 4 things you need to know



Open enrollment ended on January 31, 2016 but there are certain qualifying life events that will create a special enrollment period just for you. These events include: getting married, having, adopting or placement of a child, permanently moving to a new area and losing previous coverage. For more information, please visit [healthcare.gov](http://healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325).



If you have been denied insurance because of a pre-existing condition, starting January 1, 2014, you can no longer be denied insurance or charged more just because of this.



You may already have health insurance from an employer, private insurer or government-associated program like Medicare that meets the minimum standards. If you're unsure if your plan meets the minimum requirements, talk to your manager or your employer's HR representative.



If you are worried about how you will afford a health plan for yourself or your family, you may qualify for a subsidy. This is money offered from the federal government to help Americans and their families pay for their health coverage. You must qualify to receive subsidy money and this depends on income levels set by the Federal Government. Keep in mind, you will not qualify for subsidy money if you get employer health insurance, Medicare or Medicaid.

## Will you qualify for a federal subsidy for your health coverage?

Find your family size and match it up to your income to find out if you may qualify.

	Up to \$45,960	Up to \$62,040	Up to \$78,120	Up to \$94,200	Up to \$110,280	Up to \$126,360	Up to \$142,440	Up to \$158,520
x 1	✓	✗	✗	✗	✗	✗	✗	✗
x 2	✓	✓	✗	✗	✗	✗	✗	✗
x 3	✓	✓	✓	✗	✗	✗	✗	✗
x 4	✓	✓	✓	✓	✗	✗	✗	✗
x 5	✓	✓	✓	✓	✓	✗	✗	✗
x 6	✓	✓	✓	✓	✓	✓	✗	✗
x 7	✓	✓	✓	✓	✓	✓	✓	✗
x 8	✓	✓	✓	✓	✓	✓	✓	✓

- number of people per household    ✓ - subsidy eligible    ✗ - not eligible for subsidy



### Need help enrolling?

Visit [healthcare.gov](http://healthcare.gov) or call 1-800-318-2596 (TTY: 1-855-889-4325)

# Affordable Care Act terms made easy

Click on the term below to find the definition.

Access
Advanced Premium Tax Credit (also Subsidy)
Affordable Care Act (ACA)
Agent
Beneficiary
Benefits Coverage
Broker-Agent
Claim
Copayment
Deductible

## Access

This refers to medical care availability based on proximity, transportation options, types of medical facilities, etc.