



**Affordable Care Act (ACA):**  
***New Tools for Families on Choosing Health Plans***

Healthcare.gov has come up with an important new resource to assist families in choosing health plans. Even if parents are happy with their current plan, there is a strong likelihood of finding a comparable plan that costs less<sup>i</sup>, so it is important to “shop around.”

**What's New on Healthcare.gov**

Consumers may have difficulty deciding on which plan is best based on the combination of premiums, deductibles, out-of-pocket costs, plan network, covered benefits and medications, and so on. HealthCare.gov will now allow consumers to type in the names of their doctors, prescription drugs and preferred hospitals, and see which plans cover them. (See Resources.) Previously, families had to go to each insurer's site and check them individually which took a lot of time and caused confusion.

**What Families Need to Know**

- Many plans try to keep costs down using narrow networks of providers. This makes it even more important for families to find out which plans include their providers and hospitals.
- According to a study by Health Pocket<sup>ii</sup>, half of the plans in the Marketplace did not any cover out-of-network costs. (On the HealthCare.gov website, these are called EPOs (Exclusive Provider Organizations). These costs are typically higher than the usual Medicare rate, which leaves families paying for the costs<sup>iii</sup>.
- Some plans do not cap out-of-network costs.<sup>iv</sup> (The 2016 caps for in-network services are \$6,850 for an individual plan and \$13,700 for a family plan.)
- Parents need to remember that the plans with the lowest premiums may have the highest out-of-pocket costs.
- It is also important to remember that a family may qualify for “cost-sharing reductions” under the Affordable Care Act, depending on family income, BUT help with these out-of-pocket expenses is available only if you have a “Silver” plan.<sup>v</sup>

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 (Source: New York Times)

**What will Help Consumers Decide on Which Plan to Choose?**

**Healthcare.gov Tool.** The new [cost-comparing tool on HealthCare.gov](#) will help families estimate what their costs will be. This includes premiums and deductibles in different plans. The tool will further break down costs if consumers project that their use of coverage will range from low to high, giving costs for each plan.

**Enroll America Tool.** Enroll America has developed a tool which will assist families in estimating their costs (see Resources.) This tool also helps consumers find if their providers and prescriptions are in a plan. In addition, the Enroll America tool helps families find coverage based on some common health conditions.

These new resources from Healthcare.gov and Enroll America will make it easier for families to compare plans. Consumers will be able to find out if their providers, medications, and hospitals are included in a plan and will get costs on various plans to choose the one that best fits their family's needs

## Resources



→ New York Times - overview:

<http://www.nytimes.com/2015/10/13/us/healthcaregov-to-get-major-changes-to-ease-shopping-for-coverage.html>



→ Get Covered Plan Explorer-Enroll America:

<https://www.enrollamerica.org/get-covered-america/get-covered-plan-explorer/>



→ See Plans and Prices (now includes doctors and prescriptions):

<https://www.healthcare.gov/see-plans/>

→ Get cost-sharing reductions through a Silver plan

<https://www.healthcare.gov/lower-costs/save-on-out-of-pocket-costs/>

This tip sheet is based on an ACA blog authored by Lauren Agoratus, M.A. Lauren is the parent of a child with multiple disabilities *who serves as the Coordinator for Family Voices-NJ and as the southern coordinator in her the New Jersey Family-to-Family Health Information Center, both housed at the Statewide Parent Advocacy Network (SPAN) at [www.spanadvocacy.org](http://www.spanadvocacy.org). More of Lauren's tips about the ACA can be found on the website of the Family Voices National Center for Family/Professional Partnerships: <http://www.fv-ncfpp.org/>.*

<sup>i</sup> See <http://kff.org/health-costs/issue-brief/potential-savings-from-actively-shopping-for-marketplace-coverage-in-2016/>

<sup>ii</sup> [https://www.healthpocket.com/healthcare-research/infostat/out-of-network-coverage-in-obamacare-plans#.VINjp\\_rvIU](https://www.healthpocket.com/healthcare-research/infostat/out-of-network-coverage-in-obamacare-plans#.VINjp_rvIU)  
<sup>iii</sup> <http://www.healthcarepayernews.com/news/out-network-providers-charging-patients-1400-higher-study-shows>

<sup>iv</sup> See <http://khn.org/news/2016-ppo-plans-remove-out-of-network-cost-limits-a-costly-trap-for-consumers/>

<sup>v</sup> See <https://www.healthcare.gov/lower-costs/save-on-out-of-pocket-costs/>

