



Purchasing an ACA Marketplace Plan to cover ABA therapy

Q: When can I purchase an ACA plan?

A: Open enrollment is November 1, 2015 – January 31, 2016. You can only purchase an ACA plan outside of these dates if you qualify for a special enrollment period [change in family status (for example, marriage or birth of a child) or loss of other health coverage].

Q: Do all ACA Marketplace Plans cover ABA?

A: Yes. All Indiana Marketplace Plans follow the Autism Mandate and cover ABA

Q: The rest of our family doesn't need an ACA plan. Can I buy one just for my child?

A: Yes, you can buy a "child only" policy on the ACA marketplace at healthcare.gov

Q: Can our child keep the employer based insurance or Medicaid we have for them as well?

A: Yes, your child can have Medicaid or other family private insurance and still get a plan on the ACA Marketplace.

Tip: if a navigator or assister says you cannot do this, contact the Department of Insurance 317-232-2385

Q: Will we still get the subsidies and cost savings available to families purchasing an ACA plan?

A: The child with other insurance will not be counted in determining family size for subsidies. So, if you have a family of 4 and one child has Medicaid or private insurance, they will consider you a family of 3.

Tip: If a navigator or assister says you can not purchase an ACA plan, share this document:

http://www.nationaldisabilitynavigator.org/wp-content/uploads/resources-links/Catalyst-Center_medicaid-and-marketplace.pdf

Q: Is ABA coverage the same on every plan?

A: No. The plans have different co-pays, benefit limitations, etc. You need to explore which plan best meets your needs.

Q: Which plan is best for my child?

A: You need to check several items in the plan: provider network, prescription coverage, equipment coverage, therapy coverage, etc. depending on your child's needs. A navigator can help you compare plans, or there is a worksheet here: <http://www.healthreformbeyondthebasics.org/marketplace-plan-comparison-worksheet/>

Q: How do I find a Navigator or Assister?

A: Call 211 or visit healthcare.gov

Q: Where can I get more help understanding this?

A: Contact Family Voices Indiana at 317 944 8982 info@fvindiana.org. We cannot enroll you in an ACA plan, but we can help you better understand your options.