



# Advocates for Justice and Education, Inc.

The District of Columbia Family-to-Family Health Information Center

## Affordable Care Act Timeline

### 2010

**President Barack Obama signed the Patent Protection and Affordable Care Act (ACA); which expands healthcare coverage and puts in place health insurance reform.**

#### **Changes in Medicare**

Lowered out-of-pocket expenses for consumers and provided consumers with additional benefits in their current plans.

The Federal Coordinated Health Care Office improved care coordination for dual eligible candidates (Medicare and Medicaid).

#### **Review of Health Plan Premium Increases**

The federal government awarded \$46 million to 45 states and the District of Columbia to improve their process for reviewing health care premiums.

#### **National Prevention, Health Promotion, and Public Health Council**

The Public Health Council was tasked to elevate and coordinate prevention activities within communities across the country; with the goal to improve national health.

### 2011

#### **Changes in Medicare**

Medication: Pharmaceutical manufacturers must provide 50% discount on brand name prescriptions filled in the Medicare Part D plan.

Preventative Benefits: Cost-sharing (co-pays) for Medicare-covered preventative services that are recommended by the US Preventative Services Task Force and waives Medicare deductible for colorectal cancer screening test were eliminated.

Premiums for higher income Beneficiaries: Income limits for related Medicare Part B premiums for 2011-2019 were frozen at 2010 levels.

#### **National Quality Strategy**

The secretary of the federal Department of Health and Human Services developed and must update annually a national quality improvement strategy annually.

#### **Annual Refunds**

Insurance companies were required to spend 80-85% of insurance premiums on medical care and health care quality improvement. Many Americans began to receive annual refunds.

#### **Health Insurance Exchanges**

The federal government provided states with grants to establish Health Benefit Exchanges.

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**Children with Special Needs, need Parents with Special Skills!**

**2012**

**Medicare Advantage Plan**

Medicare advantage plan recipients received reduced rebates and were provided bonus payments to high-quality plans.

**Uniform Coverage for Consumers**

The ACA required private individual and group health plans to provide a uniform summary of benefits and coverage to all enrollees and

**2013**

**State Notification**

States notified the Secretary of HHS whether they will implement the local Health Benefit Exchange.

**Medicaid Payments for Primary Care**

Medicare pays 100% of cost for primary care services provided by primary care doctors (100% federal

**Open Enrollment**

Citizens and legal residence began shopping for health insurance on HealthCare.gov or through their local benefit exchange to explore health plans and signed up for health coverage.

**2014**

**Individuals are required to have health insurance**

All US citizens and legal residents must have quality health coverage.

**Guaranteed Availability of Insurance**

Everyone is guaranteed to be issued and can renew health insurance coverage regardless of health status, allowing cost differences to be based on age, geographic area, family size, and tobacco use in the individual and small group plan.

**No Annual Limits on Coverage**

The law prohibits new and existing group plans from imposing annual dollar limits on the amount of coverage an individual may receive.

### **Essential Health Benefits**

Essential health benefits package provides consumers with basic health care coverage including:

- emergency services
- ambulatory patient service
- hospitalization
- maternity and newborn care
- mental health and substance abuse disorder services, including behavioral health treatment
- prescription drugs
- rehabilitative services and devices
- laboratory service
- preventive and wellness services and chronic disease management
- pediatric services, including oral and vision care

### **Expanded Medicaid Coverage**

Medicaid expanded to individuals not eligible for Medicare under age 65 (with incomes up to 133% of the federal poverty level).

### **Tax credits**

Tax credits became available for people with an annual income between 100% and 400% of the federal poverty level who are not eligible for other affordable coverage.