



AFFORDABLE CARE ACT

Timeline of Upcoming Key Dates

- Mid-September 2013** The health plans to be offered in the Marketplaces of the 34 states without State-Based Marketplaces are unveiled.
- October 1, 2013** Enrollment begins for individuals in the Health Insurance Marketplaces and for small businesses in the SHOPs.
- January 1, 2014**
- Coverage begins for individuals in the Health Insurance Marketplaces and for small businesses in the SHOPs.
 - To make coverage affordable in the Marketplaces, premium tax credits become available for those with incomes between 100% to 400% of the poverty level (between \$23,500 to \$94,200 for a family of four in 2013).
 - For those states that choose, Medicaid is expanded to cover all those with incomes up to 138% of the poverty level, with the federal government paying 100% of the cost for first three years, phasing down to 90% of the cost by 2020 and beyond.
 - A prohibition on all discrimination by insurance companies against Americans due to pre-existing conditions begins.
 - A prohibition against all discrimination by insurance companies against women begins.
 - The elimination of all annual limits on insurance coverage begins.
 - A cap on a consumer's out-of-pocket costs in health plans begins, providing an additional vital new protection for consumers.
 - The small business health insurance tax credit increases from covering 35% of a business's premium costs to 50% of a business's premium costs.
- March 30, 2014** The enrollment period ends for calendar year 2014 for individuals enrolling in Individual Health Marketplaces and for small businesses enrolling in SHOPs.
- January 1, 2015** New provisions go into effect beginning to tie physician payments to the value of the care they provide, not simply the volume.