*Run this article in your print and digital newsletters, on your blog or in other publications read by people who could benefit from more information about the Affordable Care Act.*

**HEADLINE:**

**The Affordable Care Act (ACA) Matters for People with Disabilities**

**COPY:**

The Arc, the nation’s leading and largest organization for people with intellectual and developmental disabilities (I/DD), has been a leader of the charge for health insurance reform in the disability community. We strongly support the ACA’s elimination of coverage exclusions for pre-existing conditions, ban on discrimination in health care, expansion of Medicaid eligibility, and promotion of universal health care coverage.

While progress has been achieved over the years, comprehensive health insurance reform was an elusive goal until the passage of the ACA.  Thanks to this important legislation, today we enjoy the following major benefits:

* Children and adults can access health insurance now that was previously denied because of a pre-existing condition. A pre-existing condition is one that existed before health coverage began and can include conditions that many people with I/DD have including seizures, diabetes, asthma and other conditions;
* Young adults can stay on their parents private health insurance plan until they turn 26, which is beneficial for many people with I/DD who may have a longer transition period from youth to adulthood;
* Access to free preventive care – like mammograms, colonoscopies, and other testing; and
* Health insurance companies can no longer arbitrarily place a life time limit on health insurance coverage. In addition, annual limits are being phased out which can be crucial to many families with a member with I/DD who also experiences complex and lifelong medical needs such as compromised breathing or swallowing or difficulty walking. The cost of addressing these medical needs through surgeries, therapies, medical equipment and/or prescription drugs can add up very quickly.

The health insurance landscape has changed dramatically as reforms to health insurance practices mean that companies cannot deny coverage or charge more to provide insurance coverage to people with health conditions.  New health insurance coverage options are being made available as many states have decided to expand Medicaid to 133% of the federal poverty level (in 2014, 133% of federal poverty level is $15,521 for an individual and $31,721 for a family of four) and private health insurance marketplaces began operating for consumers to find the best insurance for them.   These private insurance marketplaces allow small businesses and individuals in need of affordable health insurance to easily find coverage that can fit in their budgets.  Low and moderate income families will have help in affording the insurance.

The plans sold in the marketplaces include doctor visits, lab work, prescription drugs, hospitalization, and other benefits that help people with disabilities including:

* children’s dental and vision services;
* rehabilitative and habilitative services and devices for all ages (such as physical, occupational and speech therapy and durable medical equipment); and
* mental health and behavioral health services.

The Arc will continue to develop materials and update our website to explain key provisions of the ACA in order to help people with I/DD, their family members, our chapters, and our supporters understand how the law can benefit them.  Stay informed by visiting our website <http://www.thearc.org/>, or The Capitol Insider Blog <http://insider.thearc.org/category/health-care/>.  Up to date information about how to enroll and answers to other questions can be found at [www.healthcare.gov](http://www.healthcare.gov) or by calling 1-800-318-2596 any time.

**TEXT BOX:**

Insurance Marketplace Timeline

November 15, 2014 - Enrollment begins (Enroll by December 15, 2014 in order to have coverage on January 1, 2015)

February 15, 2015 - Open enrollment ends