

EDUCATIONAL RESOURCES

From Health and Human Services

Website Overview: The Health Care Law and You:
www.hhs.gov/iea/acaresources/general.ppt

For Families with Children: The Health Care Law and You:
www.hhs.gov/iea/acaresources/children.ppt

For Seniors: The Health Care Law and You:
www.hhs.gov/iea/acaresources/seniors.ppt

For Small Business: The Health Care Law and You:
www.hhs.gov/iea/acaresources/smallbiz.pptx

For Women: The Health Care Law and You:
www.hhs.gov/iea/acaresources/women.ppt



Fact Sheets from the Health and Human Services Website

Fact Sheet: Asian American and Pacific Islanders
www.hhs.gov/iea/acaresources/brochures/asian-american-pacific-islander-top5.pdf

Fact Sheet: Families with Children
www.healthcare.gov/news/brochures/families-with-children-top5.pdf

Fact Sheet: Lesbian, Gay, Bisexual, and Transgender Americans
www.hhs.gov/iea/acaresources/brochures/lgbt-top5.pdf

Fact Sheet: People with Disabilities
www.hhs.gov/iea/acaresources/brochures/people-with-disabilities-top5.pdf

Fact Sheet: Seniors
www.hhs.gov/iea/acaresources/brochures/seniors-top5.pdf

Fact Sheet: Small Business Owners
www.hhs.gov/iea/acaresources/brochures/small-business-owners-top5.pdf

Fact Sheet: Young Adults
www.hhs.gov/iea/acaresources/brochures/young-adults-top5.pdf

EDUCATIONAL RESOURCES

The Institute of Medicine

Use this resource center to help consumers understand and make health insurance decisions about the Affordable Care Act.
<http://iom.edu/Global/Perspectives/2013/LetsAsk4.aspx>

IOM Consumer Guide on ACA
<http://iom.edu/~media/Files/Activity%20Files/PublicHealth/HealthLiteracy/Background%20Documents/LetsAsk4ConsumerGuidehighres.pdf>

Consumer Reports Magazine

Health Reform 7 Things You Need to Know (PDF)
www.consumerreports.org/health/resources/pdf/ncqa/The_Affordable_Care_Act-You_and_Your_Family.pdf

Medicare 6 Things You Need to Know (PDF)
www.consumerreports.org/health/resources/pdf/MedicareMiniGuide.pdf



Canton Public Library
connecting your community

1200 S. Canton Center Rd., Canton, MI
(734) 397-0999
www.cantonpl.org

RESOURCE GUIDE



Michigan Resource Guide for the Affordable Care Act from the Canton Public Library.

Your first stop for learning about the Affordable Care Act and the Health Insurance Marketplace.

www.healthcare.gov



Canton Public Library

UNDERSTANDING THE MARKETPLACE

The Marketplace simplifies your search for health coverage by gathering the options available in your area in one place. You can compare plans based on price, benefits, and other features important to you before you make a choice. Plans will be presented in four categories – bronze, silver, gold, and platinum – to make comparing them easier.

www.healthcare.gov/how-do-i-choose-marketplace-insurance/



Facts

- All insurance plans will have to provide coverage in the 10 essential benefits categories (i.e., prevention, maternity care, hospitalization, emergency room care and prescriptions.)
- Insurance plans cannot deny coverage for pre-existing conditions.
- You might be eligible for financial help to pay for health insurance coverage.
- All plans will have to show the costs and what is covered in plain, simple language with no fine print.
- Insurance plans in the Marketplace are offered by private companies. They cover the same core set of benefits called essential health benefits.
- While all insurance plans are offered by private companies, the Marketplace in Michigan is run by the federal government.

WHO CAN HELP YOU?

Navigators

- Navigators are entities that help consumers prepare electronic and paper applications to establish eligibility and enroll in coverage through the Marketplace.
- Can include consumer nonprofit groups, trade, industry and professional associations, unions, partners of the Small Business Administration, Licensed Insurance agents and brokers, and others.
- Navigators are experts in eligibility, enrollment and program specifications. They will provide fair, accurate and impartial information.
- Navigators must adhere to all privacy and security standards of conduct established by the ACA and Department of Human Services.
- Navigators do not receive any consideration, directly or indirectly, from any health insurance issuer in connection with the enrollment of any individuals or employees in a qualifying health plan.

Certified Application Counselors (CAC)

- These people are certified and can perform many of the same functions as Navigators, including consumer education and assistance in filling out applications for coverage.
- Can include groups like community health centers or other health care providers, hospitals or social service agencies.

Help yourself

Watch a video about the Health Insurance Marketplace Application (6 minutes). A narrator explains the process as an individual completes the application.

www.youtube.com/watch?v=I6KNt9Mf3GQ

Watch a video about the Health Insurance Marketplace Enrollment (4 minutes). A narrator explains the process as an individual enrolls in a health plan.

www.youtube.com/watch?v=IFs46izEZWw

FINDING HELP IN MICHIGAN

Department of Insurance and Financial Services (DIFS)

Regulates Insurance including BCBS, HMOs, Insurance agencies, agents and companies
Call 1-877-999-6442

www.michigan.gov/difs

Michigan Consumers for Healthcare (MCH)

MCH represents a diverse statewide alliance of over 200 community-based organizations located in all 83 Michigan counties working together to achieve affordable, accessible, quality healthcare for everyone in Michigan.

www.consumersforhealthcare.org

Michigan Navigators

Community Bridges Management, Inc.
www.communitybridgesihc.com/

Arab Community Center for Economic & Social Services www.accesscommunity.org/

American Indian Health & Family Services of SE Michigan, Inc. www.aihfs.org/

Michigan Consumers for Healthcare
<http://enrollmichigan.com/>



MeL.org

Portal to take you to the following resources:
Enroll America
Health Care Law & Michigan
Health Insurance Consumer Assistance Program (HICAP)
Health Insurance Marketplace
Health Reform
Michigan Consumers for Healthcare (MCH)
Small Business & Affordable Care Act
www.mel.org/index.php?P=SPT--BrowseResources&ParentId=984

From HHS.gov

How the Health Care Law is Making a Difference for the People of Michigan
www.hhs.gov/healthcare/facts/bystate/mi.html