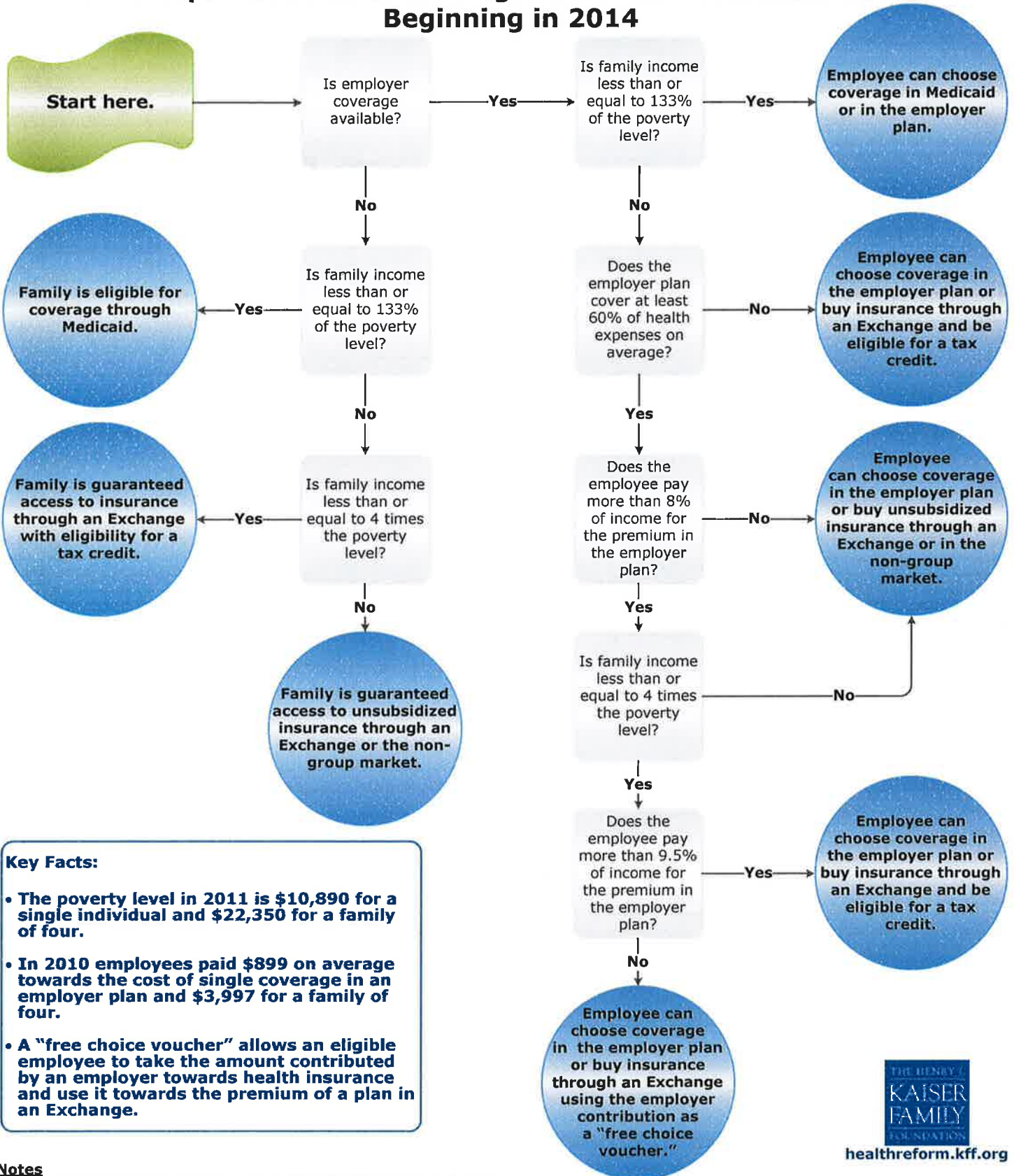


# How People Get Health Coverage Under the Affordable Care Act Beginning in 2014



**Key Facts:**

- The poverty level in 2011 is \$10,890 for a single individual and \$22,350 for a family of four.
- In 2010 employees paid \$899 on average towards the cost of single coverage in an employer plan and \$3,997 for a family of four.
- A "free choice voucher" allows an eligible employee to take the amount contributed by an employer towards health insurance and use it towards the premium of a plan in an Exchange.

- Notes**
- Some states may have higher income eligibility levels for Medicaid.
  - In some cases, children may be eligible for public coverage through Medicaid or CHIP while their parents are covered through an employer or an Exchange.
  - Undocumented immigrants are ineligible for Medicaid and may not purchase coverage in an Exchange or receive a tax credit.
  - In general, people are required to obtain coverage or pay a penalty, but those whose health insurance premiums exceed 8% of family income (after tax credits or employer contributions are taken into account ) will not be penalized if they choose not to purchase coverage.
  - Employees are eligible for "free choice vouchers" if they must pay 8-9.8% of income for employer coverage, so employees facing premiums of 9.5-9.8% of income under an employer plan are eligible to buy coverage in an Exchange using a free choice voucher or receive a tax credit.
  - Regulations specifying how dependents of workers with employer coverage available are treated have not yet been issued.
  - Small businesses may choose to buy insurance through newly created SHOP Exchanges or directly from insurers.



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