

The Affordable Care Act (ACA) is a federal health care law signed by President Barack Obama on March 23, 2010. Over the past two years, several changes have been put into practice, such as coverage for those with pre-existing conditions and for certain preventative services without incurring a deductible or co-pay.

Coverage under the Affordable Care Act (ACA) is scheduled to start on January 1, 2014, through a program of state-based exchanges, with enrollment beginning October 1, 2013. Currently, states can opt for a fully state-based exchange or enter into a state-federal partnership exchange, or default into a federally-facilitated exchange. The Commonwealth of Massachusetts has agreed to establish a state-based exchange and it supports Medicaid Expansion. (Source: Kaiser Family Foundation).

Here is a collection of articles and resources for consumers:

- Released on July 16, 2013 by the Executive Office of Health and Human Services (EOHHS) for the Commonwealth of Massachusetts regarding the "One Care" pilot program approved for Massachusetts residents who are dual-eligible. [Patrick Administration Announces New "One Care" Health Plan to Serve Dual Eligible Individuals in Massachusetts](#)
Contracts signed with three health organizations to provide integrated care options to individuals eligible for both Medicaid and Medicare

. The Patrick Administration has issued an announcement about three health plans which have signed contracts to participate in One Care, a new, integrated health care pilot that will better serve adults with disabilities, ages 21-64 who receive both MassHealth and Medicare benefits. ***It is very important to stay on top of this information, as it develops, because there will be many changes in store for Massachusetts residents, being one of the states to participate in pilot programs.***

- [Update on health care reform—Many changes are already here, though major ones come in 2014](#) (ConsumerReports.org) A very user-friendly description of recent changes and what to expect in 2014, when ACA is scheduled to start. At the end of the article, be sure to take advantage of the *free*, downloadable 16 page guide highlighting the key features of the new law and ways it affect consumers, from those who are working to those covered by Medicare—"Health Reform: Seven Things You Need to Know Now". ***The Consumer Reports publication is well-organized, informative and highly recommended.***

- Changes to Medicare include a reduction in the cost of prescription drugs and gradual elimination of the coverage gap (a.k.a. as "donut hole"). Since 2011, patients on Medicare have been eligible to receive more free preventive care services (i.e., wellness visits, cancer

screenings, vaccines, etc.). Anyone covered by Medicare is urged to visit the [Medicare website](#)

often and become familiarized with ongoing changes. The site provides helpful tools to locate providers, services and healthcare facilities and much more.

- **The Henry J. Kaiser Family Foundation (KFF)** is an excellent resource for ongoing news, research and changes pertaining to Affordable Care Act (ACA) maintained by this organization, at this designated section of their website, [Health Reform Source](#).

The KFF collects and updates data about each state and its status (which are participating or not) in a subsection titled, "State Decisions on Health Insurance Exchanges and the Medicaid Expansion under the ACA." Developments to date and information about how the ACA will unfold is documented under "Health Reform Implementation Timeline" where articles can be found on drop-down menus (news and developments are separated by year). Numerous other aspects and analysis of the ACA are effectively covered by the KFF—once a consumer understands the basics, this site is recommended for supplemental reading.

- Officials met at the Massachusetts Statehouse in Boston on May 9, 2013 to begin plans for the implementation of the Affordable Care Act (ACA) in Massachusetts. [Obamacare means big changes in short period for Massachusetts' Commonwealth Health Insurance Connector Authority](#)

(State House News Service). The Commonwealth of Massachusetts must fulfill federal requirements by October 1, 2013, which will include "the adoption of qualified health and dental plans, transitioning recipients of subsidized care to new health insurance products and building a custom IT system to deliver 'real-time' eligibility determinations for new customers."

- [INSURING the FUTURE— Findings from the Commonwealth Fund Biennial Health Insurance Survey, 2012](#) (The Commonwealth Fund, April 25, 2013) The report (available as 44 page PDF) provides an in-depth review of the current trends in health coverage and effects of implementing the Affordable Care Act (ACA). The report is based on data collected for The Commonwealth Fund Biennial Health Insurance Survey of 2012 and authored by Sara R. Collins, Ph.D.; Ruth Robertson, M.Sc.; Tracy Garber, M.P.H.; and Michelle McEvoy Doty, Ph.D. Some of their findings reveal that many adults have continued difficulties in paying their medical bills or debt; many struggle to pay for their basic necessities because of medical debt; and a significant proportion of the adults who were surveyed (43%) reported the cost of health care has impacted their ability to obtain the care they need. In short, this survey underscores why it is critical that implementation of ACA continue on schedule.

- Events and news leading up to implementation are covered on the Association's website: [Affordable Care Act—How It Will Unfold](#)

