

Affordable Care Act

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The comprehensive federal health care reform.

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Introduction

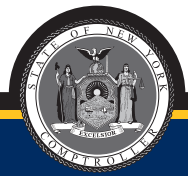
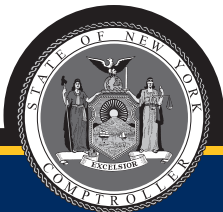
The comprehensive federal health care reform enacted in March of 2010, referred to as the “Affordable Care Act” (ACA), is being phased in over several years. Some of the reforms related to this legislation have already gone into effect, such as a \$5 billion program to encourage employers to continue early retirement coverage for their employees. Many local governments in New York State are participating in this program.

The ACA’s key goals are to limit increases in health insurance premiums and costs, to expand the number of people covered by health insurance, and to provide new health care rights and benefits. Local governments will be affected by the numerous ACA provisions in many ways. For example, counties in New York anticipate relief from the local share of Medicaid costs, while costs may increase for hospitals and other health care facilities supported by local governments. All the implications are not yet fully understood, but resources are available to help local governments keep abreast of the changes. This brochure provides some basic information to help local governments find the resources they will need to better understand the ACA.

The ‘go-to’ website for information about the ACA is www.healthcare.gov, which should be checked periodically for updates.

New York State Office of the State Comptroller

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Federal Website

The 'go-to' website for information about the ACA is www.healthcare.gov, which should be checked periodically for updates. A timeline in the Understanding the Law section of the site is particularly helpful, providing information about each of the ACA's key components as they have been, or are scheduled to be, phased in. For example, six changes effective on or by January 1, 2011, are represented as separate, easy-to-read blocks on the timeline. An Employers section on the site should be of ongoing interest – it includes current tools for finding and comparing insurance pricing and benefit information. Grants and new services and programs in New York are tracked in the Implementation Center section. Visitors to the site can also opt to receive email notification of news and site updates to help them keep current as important changes occur.

Health Insurers

Many local governments provide health coverage to their employees through health consortiums such as the New York State Health Insurance Program (NYSHIP) or other health insurers. These insurers are notifying participants of many, but not all, of the upcoming changes. This information can also be obtained directly from the health insurers' websites. NYSHIP information can be obtained by searching "health insurance for local government" at www.cs.state.ny.us/.

Associations

In the future, professional associations may also provide assistance, particularly for changes that may require more comprehensive planning by local governments, such as comparing pricing and benefit information among available health coverage options. The New York State Association of Counties, for example, has already posted a basic overview of the ACA on its website and can be expected to provide ongoing coverage for New York counties.

Association of Towns of the State of New York
www.nytowns.org

New York State Conference of Mayors and Municipal Officials
www.nycom.org

New York State Association of Counties
www.nysac.org

New York State School Boards Association
www.nyssba.org

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