

IMPORTANT LINKS REGARDING THE ACA

Kaiser Family Foundation:

<http://kff.org/health-reform/>

Probably the most comprehensive, understandable portal on the ACA. Has its own online calculator, up-to-date information about each state exchange, and many ACA-related fact sheets. A go-to for general information.

Health Sherpa

<http://www.thehealthsherpa.com/>

A site put together by three committed young professionals which works around flaws in healthcare.gov. Provides an easy interface to browse (but not enroll) in plans available in a given zip code. Provides information about the premium level (post subsidy) along with the actuarial level of coverage (silver, gold, etc) but does not provide details about cost-sharing requirements (deductibles, copays, coinsurance, etc).

UC Berkeley Labor Center:

<http://laborcenter.berkeley.edu/healthpolicy/index.shtml>

One of the best resources coming from a labor focus. Have their own online calculator for individual exchange subsidies, and a guide for union negotiators.

DOL Guide to Affordable Care Act:

<http://www.dol.gov/ebsa/healthreform/>

The go-to place for information on existing and proposed Department of Labor regulations on sections of the Affordable Care Act affecting workers. A good reference to check if you have a detailed question.

IRS Guide to Affordable Care Act:

<http://www.irs.gov/uac/Affordable-Care-Act-Tax-Provisions>

Similar to the DOL guide, if you have particular questions related to employer concerns about the excise tax, individual mandate, employer mandate, or other tax-related issues, this is the place to go.

The Alliance Excise Tax Calculator:

http://www.the-alliance.org/health_policy_tools/excise_tax_calculator.html

A guide for employers to determine if their insurance plan will hit excise tax limits in 2018, 2021, and 2025.

Mandate Calculator:

<http://www.retailmeansjobs.com/health-care-calculator>

A simple online form which lets you enter the number of full-time (30+) employees, and returns the total annual penalty. Also shows hypothetical penalties if a fraction of the workforce isn't offered affordable care.

National Conference of State Legislatures (NCSL):

<http://www.ncsl.org/issues-research/health.aspx?tabs=831,139,1156#1156>

The NCSL is tracking implementation of the ACA across many states. Among the links within the website is a map tracking all state-based exchanges – if a law has been enacted, with links to the law and other details.

Links to State Exchanges:

State exchanges with websites include:

California: <https://www.coveredca.com/>

Connecticut: <https://www.accesshealthct.com/>

Illinois: <http://getcoveredillinois.gov/>

Maryland: <http://www.marylandhealthconnection.gov/>

Massachusetts: <https://www.mahealthconnector.org/>

Minnesota: <http://www.mnsure.org/>

New York: <http://healthbenefitexchange.ny.gov/>

Vermont: <https://portal.healthconnect.vermont.gov/>

West Virginia: <http://bewv.wvinsurance.gov/>

All other UE states are covered either by the federal exchange or federal-state partnerships where they do not appear to run their own websites. Unfortunately, enrollment must in most cases be through www.healthcare.gov, despite the buggy, flawed nature of the site. Using Health Sherpa you can find federal (and some state) exchange plans and contact the insurer directly however.