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:
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):
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/](https://www.coveredca.com/)
- Connecticut: [https://www.accesshealthct.com/](https://www.accesshealthct.com/)
- Massachusetts: [https://www.mahealthconnector.org/](https://www.mahealthconnector.org/)
- Vermont: [https://portal.healthconnect.vermont.gov/](https://portal.healthconnect.vermont.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](http://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.