



Dear Friend,

As your Representative, it is my responsibility to ensure that the constituents of Virginia's Second District are fully informed about the new rules and procedures resulting from the Affordable Care Act (ACA).

With the full implementation of the ACA on the horizon, you may have many questions about the effects of the ACA on you, your family, or your business. Below you will find a list of informational websites and some Frequently Asked Questions about the impact of the ACA. I hope they are helpful to you.



As always, my office stands ready to assist you with any questions you have regarding the ACA, or any other federal issue. The office phone number is: 757-687-8290.

Yours in Freedom,

A handwritten signature of Scott Rigell in blue ink, written in a cursive style.

Information for Individuals and Families

- **Department of Health and Human Services**

Health Insurance Marketplace

www.healthcare.gov

1-800-318-2596

Information on the Individual Mandate and Other Taxes

- **Internal Revenue Service**

www.irs.gov/uac/affordable-care-act-provisions

1-800-829-4933

Information for Employers and the Self-Employed

- **Department of Health and Human Services**

Small Business Health Options Program

www.healthcare.gov/marketplace/shop

1-800-706-7893

- **Internal Revenue Service**

www.irs.gov/uac/small-business-health-care-tax-credit-for-small-employers

1-800-829-1040

- **U.S. Chamber of Commerce**

www.uschamber.com/health-reform

- **Small Business Administration**

www.sba.gov/healthcare

1-800-827-5722

Frequently Asked Questions

How does the Affordable Care Act (ACA) affect me?

It depends. If you do not have health insurance, or will lose your coverage in 2014, you will be required to enroll in the Health Insurance Marketplace – also called the “public exchanges.” Marketplace enrollment opens on October 1, 2013, and coverage begins on January 1, 2014. For more information, visit www.healthcare.gov.

If you have employer-provided healthcare coverage that your employer will continue to provide in 2014, you do not need to enroll in the Marketplace. However, many experts believe that premiums will increase in private plans due to the new mandates and taxes on insurers.

If you decide to remain uninsured, individuals earning less than \$110,000 will be charged a penalty of \$95 in 2014, \$325 in 2015, and \$695 in 2016 and beyond.

I am on TRICARE. How does the ACA affect me?

It doesn't. TRICARE beneficiaries will see no change in their benefits due to the ACA.

I am a senior on Medicare. How does the ACA affect me?

It doesn't. You do not need to do anything if you have Medicare. The only possible change is the availability of services due to the ACA's creation of the “Independent Payment Advisory Board” which is charged with finding cost-saving measures in Medicare should program costs increase.

I am a business owner. How does the ACA affect me?

If you have more than 50 full-time-equivalent (FTE) employees, you will be required to provide insurance to your employees. However, the Administration has delayed this provision until 2015.

If you have fewer than 50 FTE, you will not need to provide insurance. However, small employers will have access to the new healthcare insurance marketplaces through the Small Business Health Options Program (SHOP) starting in 2014. In 2016, employers with up to 100 FTE will be able to participate in SHOP. For more information on SHOP, please visit www.healthcare.gov/marketplace/shop.

All employers covered by the Fair Labor Standards Act must provide information to their employees about the new Health Insurance Marketplace by October 1, 2013. For more information, please visit the Department of Labor's website at www.dol.gov.

Since Virginia does not have a state marketplace, how do I enroll?

You'll use the website www.healthcare.gov to apply for coverage, compare plans, and enroll. You can apply as early as October 1, 2013, by phone, mail, or online.