

ACA Reference Guide¹

December 2014

Open Enrollment: Understanding How Health Insurance Works under the Law

- [Health Reform FAQs](#): This resource from the Kaiser Family Foundation is vast and provides answers in plain language to ACA-related questions on several topics, including 1) Marketplace eligibility, enrollment plans, and premiums, 2) renewing Marketplace coverage for 2015, 3) the individual mandate, 4) health insurance and the federal income tax return, 5) minimum essential coverage, 6) help paying premiums, 7) how cost-sharing reductions work, 8) Marketplace verification and appeals, and 9) immigrants' rights under the law. Hypothetical scenarios are also included in this resource to better explain how health insurance works under the ACA.
- [Health Insurance explained: The YouToons have it covered \(2014\)](#)
 - This video for lay audiences created by the Kaiser Family Foundation addresses the lack of understanding among consumers of basic and more complex health insurance concepts. Differences between a deductible, premium, and co-pays are explained. The various types of coverage available through the Health Insurance Marketplace and how they work are also discussed.
 - The 2013 animated video, "[The YouToons Get Ready for Obamacare: Health Insurance Changes Coming Your Way Under the Affordable Care Act](#)" is also available in [Spanish](#). These videos explain how the way in which Americans get health coverage has changed with the implementation of the Health Insurance Marketplace. Note: The dates provided in these videos referred to the first open enrollment period.
 - Permission from KFF to show these video during presentations, events or meetings is not required. To share the video on websites, simply embed the video directly from YouTube and include [a citation as indicated by KFF](#).
- [Mapping Marketplace Enrollment at the Local Level](#): This resource calculates by local area the percentage of potential ACA marketplace enrollees that signed up for a health plan in a federally-based exchange by mid-April 2014. It also displays the number of potential enrollees and the number of plan signups in 100,000-resident statistical geographical areas associated with a zip code.

¹ Developed by Analía Romina Stormo