

# 2025 ACA Presentation

Understanding Major Medical Insurance for Individuals & Families

# Meet Your New Insurance Agent!

My name is \_\_\_\_ \_\_\_\_, I am an Independent Licensed Insurance Agent. I have been helping people with their Health Insurance Options for \_\_\_\_ now. I enjoy \_\_\_\_ and \_\_\_\_\_. Personal message here.

***Agent Name***

Agent Phone #  
Agent Email



Agent  
Image Here



# The ACA

## Basic Points of Understanding



The Affordable Care Act is a **Law** that was enacted in 2010



Also Known As:

- “Obamacare”, The Marketplace, The Exchange, Healthcare.gov



The ACA can provide people with *Advanced Premium Tax Credits*

- These can help pay for monthly premiums, depending on the taxable household income
- Rates vary on how many people need coverage, ages, zip code and smoking status



Cost Sharing Reductions (CSR)

- Discount applied to **Silver Level Plans**
- Lowers deductibles and out-of-pocket costs for care and prescriptions

# The ACA

## Basic Points of Understanding



### The ACA Helps Americans with:

- Pre-Existing Conditions
- There is No Limit on Coverage Amounts



### Why work with a License Health Insurance Agent?

- It's FREE (and does NOT increase your premium!) Have a professional on your side!
- Once you are enrolled, your agent will Service your Policy. Help is just a call away!



### Federally Facilitated Marketplace (FFM) Vs. State Based Exchange

- Most States use Healthcare.gov or the Federally Facilitated Marketplace
- Some States use their own State Based Exchange or Marketplace



# 10 Essential Health Benefits on All ACA Plans

Emergency Services



Pediatric Services



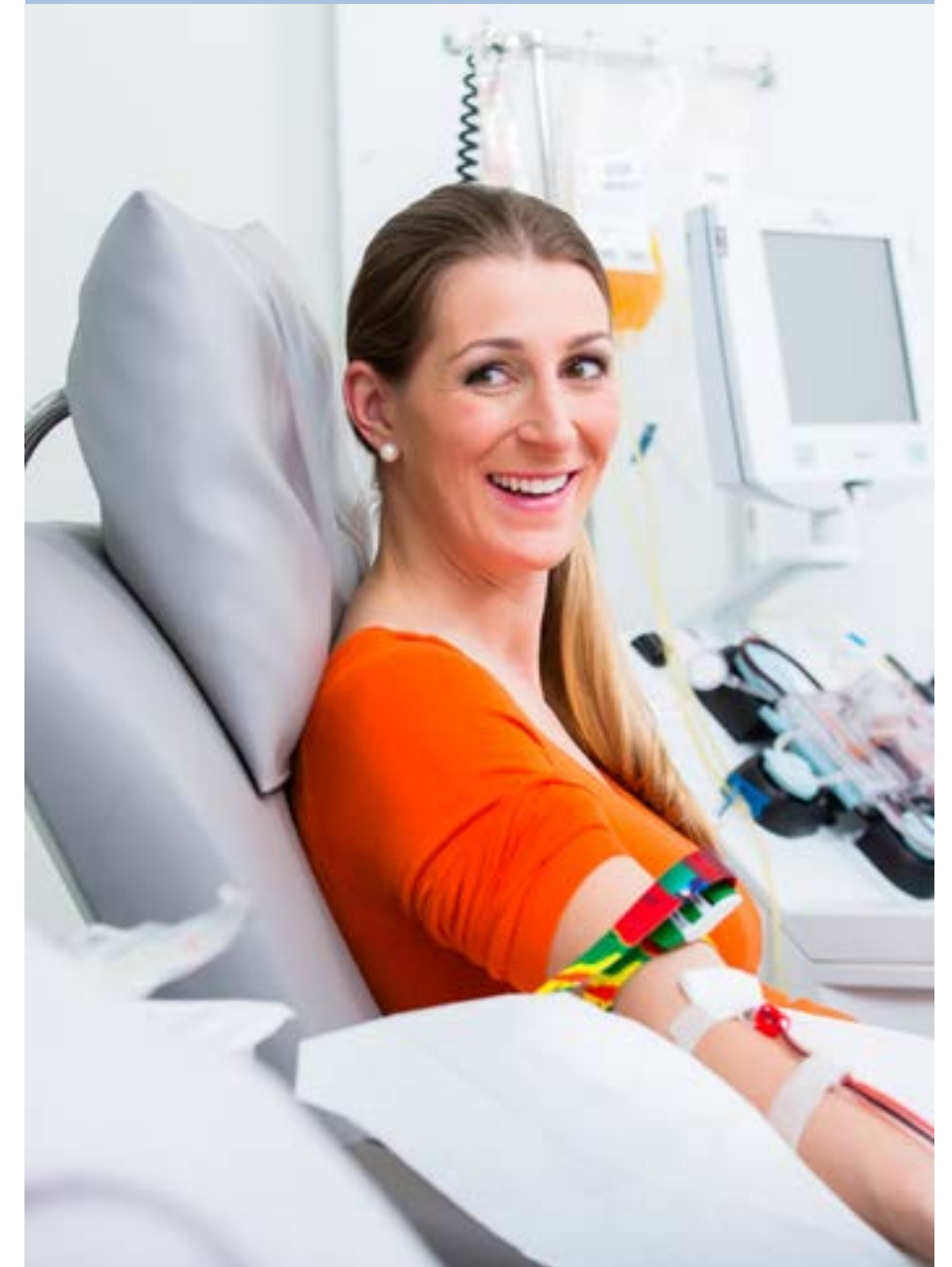
Laboratory Services



Mental Health



Outpatient Care





# 10 Essential Health Benefits on All ACA Plans

Hospitalization



Pregnancy, Maternity, & Newborn Care



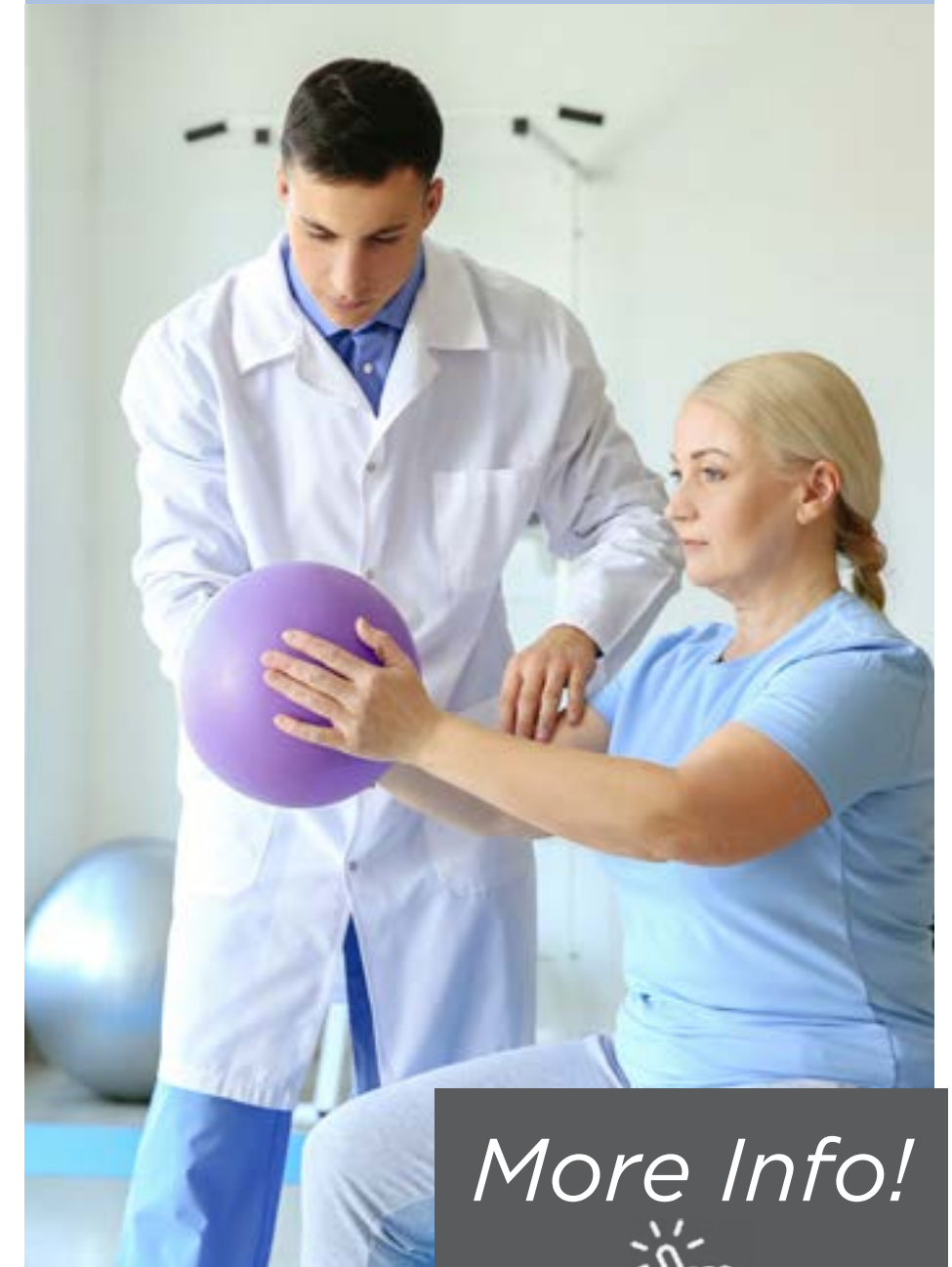
Prescription Medications



Preventative Care & Wellness Services



Rehabilitative & Habilitative Services and Devices



*More Info!*



# Health Insurance Terms to Understand



***Premium:*** How much a plan costs each month



***Deductible:*** How much you pay BEFORE you receive insurance coverage



***PPO:*** (Preferred Provider Organization) Typically coverage in & out of a network. Usually not available on Marketplace Plans



***POS:*** (Point of Service) More guardrails such as referrals for specialist (mid point between HMO and PPO)



***HMO:*** Won't allow out of network benefits



# Health Insurance Terms to Understand



***Copay:*** A specific amount paid for a specific service (\$40) for a Doctor Visit etc.)



***HSA:*** A Health Savings Account can be contributed to with Pre-Tax dollars up to the annual maximum



***MOOP:*** (Max Out of Pocket) The max amount paid for all medical & prescription costs in a year



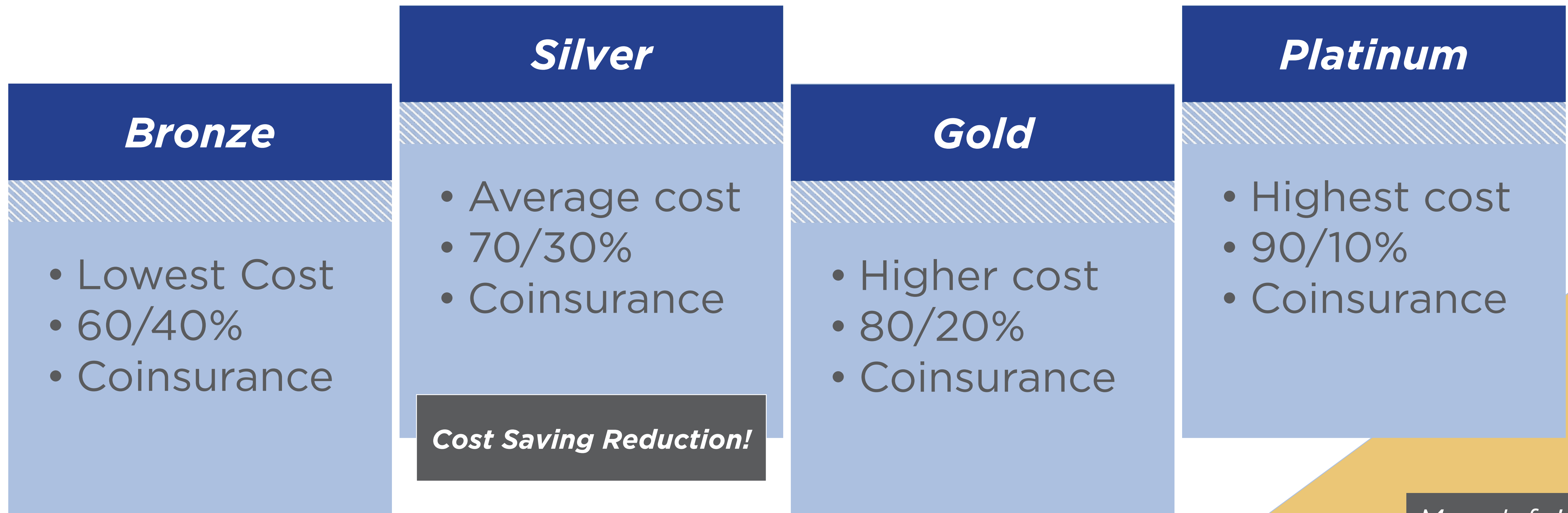
***Coinsurance:*** Coverage after deductible is paid (80/20%, 70/30% etc.) until the MOOP is met



***EPO's:*** (Exclusive Provider Organization)



# Understanding ACA Metal Levels



More Info!



# Understanding ACA Metal Levels

## *Catastrophic Plans*

Are only available to ages 30 or younger with limited exceptions

More Info!



## *Cost Sharing Reductions*

Reduces deductibles, copays, MOOP, coinsurance, according to income. **Only available on Silver Level Plans**

More Info!



## *Benchmark Plans*

Each State has a Benchmark Plan that may have slight differences in Essential Health Benefits (EHB) on plans in that State. **Doesn't cover DME**

More Info!





# Other Types of Coverage

Medicare & Medicaid



Employer Coverage



Federal or  
State Benefits





# Who Is Eligible For Tax Credits?

*More Info!*



People who are not offered coverage through an Employer



Lawfully present Citizens or Immigrants



*More Info!*



*More Info!*



Self Employed, 1099, W9, business owners, college students



Employer coverage that is considered un-affordable



*More Info!*





# When Can You Enroll in an ACA Plan?

***Annual Open Enrollment Period:***  
*Depends on State.*  
Federal OEP: 11-1 to 1-15

More Info!



**OR**

***Special Enrollment Period:***  
Anytime of the Year  
After OEP

More Info!



# Affordable Group Health Coverage Eligibility

If you have Marketplace coverage and get offered a job-based health plan, you can choose to cancel or keep your Marketplace plan. But, you might not qualify for cost savings (even if you don't enroll in the job-based plan). It depends on whether the job-based plan is considered affordable and meets the minimum value standard

- **Affordable:** In 2025, a job-based health plan is considered “affordable” if your share of the monthly premium in the lowest-cost plan offered by the employer is less than 9.02% of your household income.



# Affordable Group Health Coverage Eligibility

***Here's how to determine if it's unaffordable:***

- Look at the plans offered to you by your employer
- Find the plan with the lowest monthly premium
- Calculate your total monthly household income, before taxes
- Multiple that number by 9.02%
- If the premium is above the amount you calculated, it is considered unaffordable

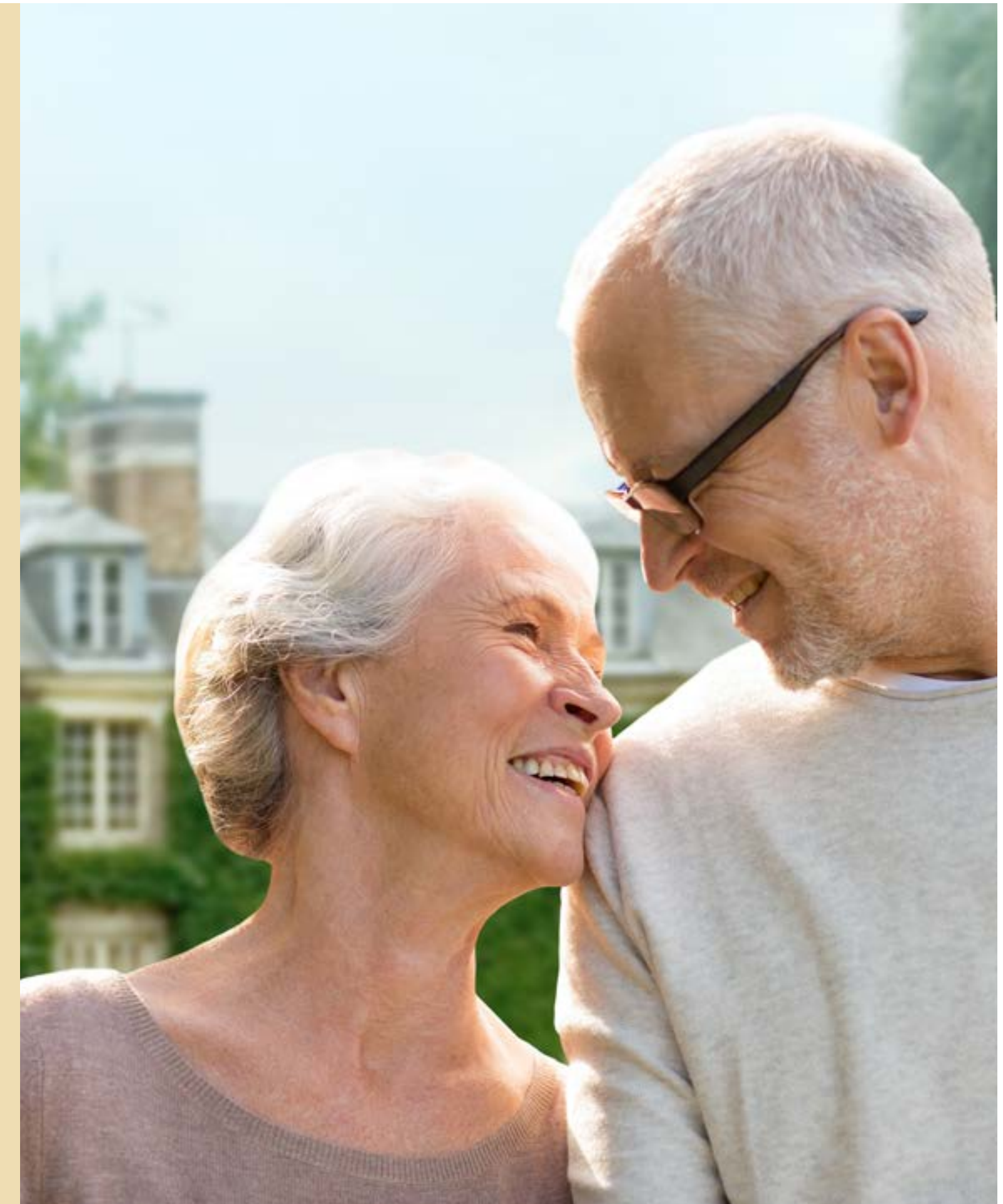




# Affordable Group Health Coverage Eligibility

- **Minimum Value Standard:** A standard of minimum coverage that applies to job-based health plans. If your employer's plan meets this standard and is considered "affordable," you won't qualify for a premium tax credit if you buy a Marketplace insurance plan instead.

**If your new job doesn't offer health insurance, you can keep your Marketplace plan and continue to get any savings you qualify for based on your household income.**





# What is Not Covered?



## ***Adult Dental***

- Not usually covered
- Individual plans available

## ***Travel Coverage***

- Not covered on ACA plans
- Individual plans available



## ***Adult Vision***

- Not usually covered
- Individual plans available

## ***Elective-Experimental***

- Not covered on ACA plans
- No coverage available



# What Are My Insurance Gaps?

## ***Dental & Vision***

- Stand alone plans available
- Both on & off the Marketplace

## ***Accident & Illness***

- Helps pay for unexpected medical costs (Deductible, MOOP, Copays, etc.)
- May have some limitations or exclusions

## ***Life & Disability***

- Provides protection against unexpected Death or Disability
- May be underwritten as one policy



# What are My Next Steps?



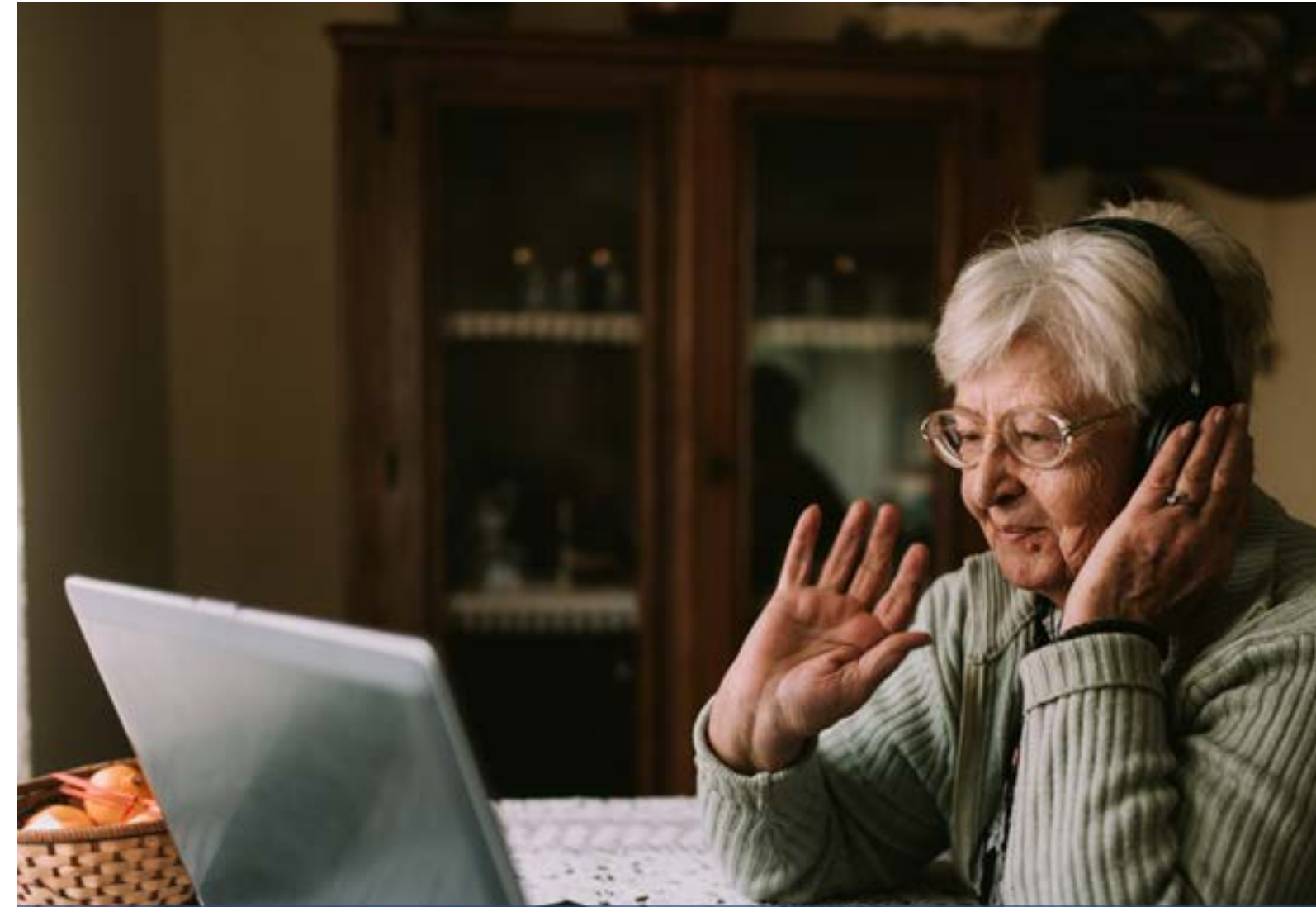


# What's Next?



## *Initial Consultation*

- Your Agent will help you pick a plan or benefit package
- Get enrolled



## *Ongoing Service*

- Contact your Agent anytime
- We're here to help!



## *Renew Your Plan*

- Plans renew annually
- Plans and options may change



# Thank you!

Agent Name  
and Contact  
Information

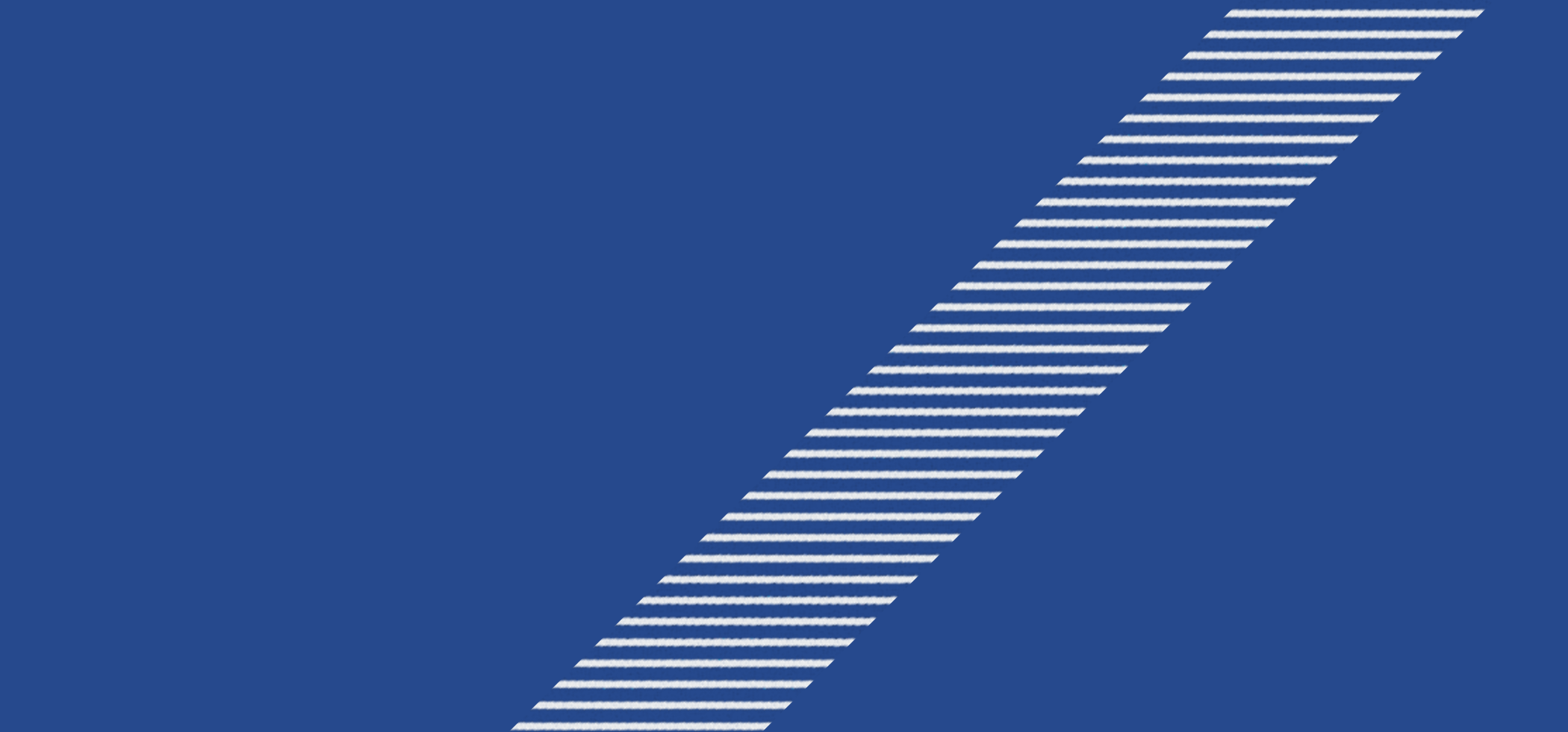
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