



National
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Alliance

P.O. Box 501 • Tomahawk, WI 54487-0501 • Phone: 715-437-0477 • Fax: 715-453-7670 • www.npkua.org

Information about the Affordable Care Act Insurance Exchanges and the coverage of Medical Foods for PKU

Basics about the ACA Insurance Exchanges

- Enrollment opens on October 1, 2013.
- Coverage begins on January 1, 2014.
- Enrollment ends on March 31, 2014.
- No one can be denied coverage because of any pre-existing condition, including PKU.
- Each state has its own insurance exchange with different benefits.
- Each state's insurance exchange is administered in one of three ways:
 - **State run exchange:** Some states are running their own insurance exchange.
 - **Federally run exchange:** Some states are letting the federal government run their insurance exchange.
 - **State/Federal partnership:** Some states are joining with the federal government to jointly run their insurance exchange.
- Medical Foods **are covered** in the 39 states that have insurance mandates.
 - The coverage will follow the specific state mandate.
- The insurance exchanges will **not** provide any medical foods coverage in the following states: Alabama, District of Columbia, Georgia, Illinois, Iowa, Michigan, Mississippi, Ohio, Oklahoma, South Carolina, Virginia, and West Virginia.



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How to decide if you should enroll through the ACA Insurance Exchanges

If you currently live in:

- Alabama, District of Columbia, Georgia, Illinois, Iowa, Michigan, Mississippi, Ohio, Oklahoma, South Carolina, Virginia, or West Virginia = **NO**. There is no medical foods coverage in the insurance exchanges in these states because there is no state mandate.
- Any of the 39 states with a mandate = **MAYBE**. See below.

And you currently have:

- **No Insurance:** If you have no insurance **and** you live in a state with a mandate = **YES**. You should enroll to get medical foods coverage.
- **Employer Insurance with no medical foods benefits:** If you have insurance through your employer **and** you live in a state with a mandate **but** your insurance does not cover medical foods because it is an ERISA plan (also called self-insured or self-funded) = **MAYBE**. You will have to do the math to determine if the cost of the insurance through the exchange combined with the costs associated with the medical foods coverage (deductible, co-insurance, and/or co-pays) is less than you are paying now. More information is available here: <https://www.healthcare.gov/what-if-i-have-job-based-health-insurance/>
- **Individual Insurance:** If you have individual insurance purchased on the open market (not through your employer) **and** you live in a state with a mandate = **MAYBE**. You will have to do the math to determine if the cost of the insurance through the exchange combined with the costs associated with the medical foods coverage (deductible, co-insurance, and/or co-pays) is less than you are paying now. More information is available here: <https://www.healthcare.gov/will-i-qualify-to-save-on-monthly-premiums/>



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Other health insurance programs that cover medical foods

You or your child may now qualify for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP)

- Some states will be expanding Medicaid eligibility in 2014, so you and/or your child may qualify even if you have been turned down for Medicaid in the past. More information is available here: <https://www.healthcare.gov/do-i-qualify-for-medicaid/>. **However, Medicaid may not cover medical foods for adults. If you are an adult over age 21 with PKU and you are eligible for Medicaid, you will need to contact your state Medicaid program to find out if it covers medical foods.**
- Children may qualify for coverage through the Children's Health Insurance Program (CHIP). More information is available on CHIP here: <https://www.healthcare.gov/are-my-children-eligible-for-chip>

Where to find information to help you figure out how the ACA Insurance Exchanges will work best for you

- The federal government has an excellent website that should answer all of your questions: www.healthcare.gov
- Subsidized insurance coverage is available to those that qualify. More information is available here: <https://www.healthcare.gov/will-i-qualify-to-save-on-monthly-premiums/>
- Individual assistance with the exchanges is available in every state. For the list of organizations providing assistance, go to <https://localhelp.healthcare.gov/>
- Even if there is no medical foods coverage in your state, you may still want to purchase coverage through the exchange. More information is available here: <https://www.healthcare.gov/what-is-the-health-insurance-marketplace/>