

October 03, 2013 /24-7PressRelease/ -- Affordable Care Act brings changes to Michigan's health care landscape

On January 1, 2014, the sweeping changes brought by the Patient Protection and Affordable Care Act (PPACA, or, more commonly, ACA) will go into effect. Many across America may know the legislation better as its media-given nickname, "Obamacare."

Most people around the state of Michigan - and around the country, for that matter - are still unsure what exactly the law will do, and what changes it will bring to their lives.

What is the Affordable Care Act?

The ACA was passed to ensure that every American, regardless of income, would have some form of health insurance coverage to pay for [medical expenses](#) . It is designed to open health care options to people who may have been denied in the past (the elderly and those with preexisting conditions, to name a few), to provide lower cost options, and to expand Medicaid coverage for those who simply do not have the expendable income necessary for insurance premiums.

Among other things, the ACA will allow children to be carried on their parents' insurance policies until reaching the age of 26, get rid of annual or lifetime caps on claim amounts, provide free preventative care (for annual physicals, mammograms, etc.) and decrease prescription drug costs for seniors.

How will Michigan's health care coverage change?

The new law won't affect everyone in Michigan, but those who currently don't have health care, whose lower-cost health care isn't sufficient to meet their needs and those currently covered under Medicaid could finally have their health care needs met in an affordable way.

Furthermore, children currently enrolled in the MiChild insurance program for low-income families and adults taking advantage of the state's Adult Benefits Waiver program to secure

health insurance at a lower cost could also see increases in both the cost and coverage offered by their benefits.

Once the Michigan Health Insurance Marketplace opens, Michigan residents will be able to select from a number of different coverage options. Depending on their income, they may or may not receive a government stipend to help cover their premiums.

Those who already have group health insurance, like that offered by larger employers, will probably not see a change in either their premiums or their coverage, but they will get the benefit of not having annual or lifetime limitations on claim amounts.

In addition to changes being brought in the state's private insurance options, Michigan is one of 26 states (counting Washington, D.C.) participating in the ACA's Medicaid expansion program. This means that new criteria for Medicaid eligibility will help cover thousands of low-income Michigan families and individuals. Whereas before there were coverage conditions (being pregnant, being under the age of 19), now anyone who is less than 133 percent of the federal poverty level is eligible, regardless of age or health.

Still have questions?

All this being said, there is still much to learn about the ACA and how it will affect Michigan residents. For more information, visit the official [federal government Health Care site](#), or call them at 1-800-318-2596.

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