



The Affordable Care Act and Veterans' family members



The Affordable Care Act, also known as the health care law, was created to expand access to affordable health care coverage to all Americans, lower costs and improve quality and care coordination. Under the health care law, people will:

- have health coverage that meets a minimum standard (called “minimum essential coverage”);
- qualify for an exemption; or
- pay a fee when filing their taxes if they have affordable options but remain uninsured.

VA wants all Veterans and their families to receive health care that improves their health and well being. Family members are a key part of Veterans' good health and support network.

Veterans' families deserve to know their health care options under the new law so they can make informed choices, as a family.

Veterans' family members who already receive health care coverage – through their employers, TRICARE or certain VA programs – don't need to take additional steps to meet the health care law coverage standards.

Veterans' family members who do not have coverage that meets the health care law's standard should consider their options through the Health Insurance Marketplace.

- While the open enrollment for to obtain Health Insurance Marketplace coverage ended March 31, 2014, under certain circumstances, Veterans' family members can submit an application for health care coverage through the Marketplace and learn the amount of assistance for which they are eligible. A special enrollment period allows individuals to enroll in health coverage outside of the open enrollment period and have it be effective for that coverage year. For instance, people who have a qualifying life event, such as having a baby or getting married, can enroll in or change coverage outside of the open enrollment period. Visit <http://marketplace.cms.gov/help-us/complex-cases-sep.pdf> or www.va.gov.



For more
information
about VA
and ACA.

healthcare.gov/how-can-i-get-coverage-outside-of-open-enrollment to learn more about these qualifying life events and other circumstances for special enrollment.

- Veterans' family members may get lower costs on monthly premiums or out-of-pocket costs. They could be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).
- Family members of Veterans who are enrolled in VA may be eligible to receive tax credits in the Health Insurance Marketplace.

For more information about VA and ACA, visit www.va.gov/aca or call 1-877-222-VETS (8387) Monday through Friday from 8 a.m. until 10 p.m. and Saturday from 11 a.m. until 3 p.m. Eastern. For more information about the Marketplace, visit www.healthcare.gov or call 1-800-318-2596.