



What are the Pathways to Health Insurance Coverage in 2014 Under the Affordable Care Act?

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The Affordable Care Act (ACA) is designed to improve health care by reducing the number of uninsured Americans. Beginning in 2014, most Rhode Islanders will have health insurance coverage through one of the following ways:

Coverage through their Employer Rhode Islanders with access to affordable health insurance through their employer will keep that coverage.

The Exchange Rhode Island is setting up a health insurance marketplace where people will be able to compare health insurance products and enroll in a plan that best meets their needs. Citizens and lawfully present immigrants who have incomes less than four times the Federal Poverty Level (FPL) can receive tax credits to help them pay for their coverage.

Medicaid/Rite Care For the first time, adults under age 65 who do not have children will be able to get coverage through Medicaid if their income is less than 138% FPL (\$15,415/year for a single adult). Low income seniors (age 65+) and people with disabilities will continue to be eligible for **Rhody Health Partners/Connect Care Choice**. Parents will continue to be eligible for **Rite Care/Rite Share**, although eligibility may be rolled back from 175% FPL to 138% FPL. To be eligible for Medicaid, an adult must be either a citizen or immigrant in “qualified” status. Lawful permanent residents must wait five years before they can enroll.

Children and pregnant women with income below 250% of poverty will continue to have coverage through **RiteCare/RiteShare**. Immigrant children must be “lawfully present” and there is no waiting period to enroll.

Basic Health Program (BHP) The ACA provides an option for states to develop a BHP as a way to provide public health insurance coverage for citizens and lawfully present immigrants (under age 65) with incomes between 138% and 200% FPL. Instead of enrolling in subsidized commercial insurance through the Exchange, the person would enroll in the BHP, which would be administered by the state. Rhode Island is currently considering this option.

Available Now:

Young Adult Coverage As of September 2010, young adults under age 26 can remain on their parents’ commercial insurance plan, whether or not they are a student. As of March 2012, over 7,500 young adults in Rhode Island had gained health insurance under this provision.

Pre-Existing Condition Insurance Program (PCIP) As of July 2010, individuals who have been uninsured for six months and have serious medical conditions can purchase health insurance coverage through Blue Cross/Blue Shield of Rhode Island. As of December 2011, 136 Rhode Islanders who previously had not been eligible for insurance because of their “pre-existing condition” had gained coverage through this new option.

The Rhode Island Health Coverage Project is an initiative of The Economic Progress Institute and Rhode Island KIDS COUNT
www.economicprogressri.org/healthcoverageproject

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***Under the Affordable
Care Act, 64,000 more
Rhode Islanders will have
health insurance.***