

Affordable Care Act Individuals & Families

Learn more and get the right coverage.

Under the Affordable Care Act, health insurance companies must—among other things—insure people with pre-existing health conditions, cover essential health benefits, offer free preventive health care, and let people under age 26 stay on their parents' health insurance plan.

The Affordable Care Act

The Affordable Care Act (ACA) is a federal law that helps uninsured people get affordable health insurance. It affects how much you'll pay for insurance and the quality of health insurance that is offered by private insurance companies in the health insurance marketplace.

Higher Standards for Insurance Companies

Health insurance companies must:

- insure people with pre-existing health conditions,
- Cover essential health benefits,
- Offer free preventive health care, and
- Allow children under age 26 to stay on their parents' health insurance plan.

Under the ACA, the cost of your health insurance premium is based on your income, not on what the insurance company wants to charge. Most people who enroll under the ACA qualify for tax credits that reduce the cost of their insurance premiums. Cost-sharing subsidies lower out-of-pocket costs for silver plans bought through the Health Insurance Marketplace. If you don't qualify for these, you may qualify for Medicaid.

Types of Health Insurance Plans

Bronze

The lowest cost plan. 60% of medical costs paid by the insurance company; you pay the remaining 40%.

Silver

70% of medical costs paid by the insurance company; you pay the remaining 30%

Gold

80% of medical costs paid by the insurance company; you pay the remaining 20%.

How Do I Enroll?

You can enroll with our Licensed Agents online or with a paper application. Go4Results Llc. provides free one-on-one help with enrollment at several drop-in sites. For locations, dates and hours, send us a direct message or give us a call!