



How to use this Toolkit

This toolkit was designed for community-based workers in New York State. While all of the information provided here applies to New York residents, some of the information applies to other states as well. This toolkit is intended to give a comprehensive overview of several important changes under health reform, focusing on how children and families will benefit from these changes.

The one-pagers in this toolkit can be used as reference guides or distributed as handouts. Each one-pager covers a different topic with one side providing basic information about the topic and the other side listing *Questions and Answers*.

The PowerPoint may be used for a live presentation or may be printed out to distribute as handouts. The presentation may be shortened, but no additions may be made to the PowerPoint without the approval of CDF-NY.

An electronic version of the complete toolkit can be downloaded from www.cdfny.org. One-pagers are listed separately to be printed out as handouts.

Questions or comments?

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Summary and Overview

The passage of health care reform

President Obama signed The Patient Protection and Affordable Care Act (ACA) into law on March 23, 2010. Referred to as *health care reform* or *health reform* (the term used in this toolkit), this law makes a number of changes to health insurance and health care in the United States. An estimated 32 million people who are currently uninsured will have access to health insurance by 2019. In New York State, an estimated 1 million people will become newly insured, around 90,000 people will be newly eligible for Medicaid, and nearly 700,000 people will have access to purchase coverage and receive subsidies through the Exchange, a new marketplace for health insurance.

Federal changes and state options

Some changes will take place at the federal level, affecting the entire nation, and other changes will be up to the states. For example, all states will expand Medicaid to 133 percent of the federal poverty level (FPL) but states will have the option to create a Basic Health Plan for those who have incomes that are between 133-200% of the federal poverty level. Tax credits and cost-sharing subsidies will be available through the federal government.

Funding health reform and financial impacts

A common question is what will health care reform cost? What will it cost consumers, the state governments, the federal government, and all other parties impacted by health care reform? According to the Congressional Budget Office, health reform will slow the growth of health care costs and is estimated to reduce the deficit \$143 billion by 2019. For more information about the costs of health reform visit www.cbo.gov.