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Obamacare: the Affordable Care Act (ACA)

Learn how the ACA improved coverage and made it more affordable through income-based subsidies. Find ACA-compliant plans now, during open enrollment.

The Affordable Care Act (Obamacare) and how it improved individual...



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What is Obamacare?

The Affordable Care Act (ACA) – also known as Obamacare – is a sweeping piece of legislation signed into law by President Barack Obama in 2010.

The law was intended to improve the affordability and quality of health insurance in the United States. The ACA includes numerous provisions intended to make coverage affordable for and accessible to millions of Americans who

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The law sharply reduced the number of uninsured Americans and enrollment in marketplace plans reached an [all-time high in 2022](#), along with Medicaid/CHIP enrollment.

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How the ACA makes coverage more affordable

The Affordable Care Act included major provisions designed to make comprehensive health coverage affordable to Americans who struggled to pay for coverage prior to the ACA.

How do premium subsidies help many ACA plan buyers?

How do ACA's cost-sharing reductions further reduce coverage costs?

Obamacare's Medicaid eligibility expansion

How does ACA's Medical Loss Ratio ('80/20 Rule') help consumers?

An alternative to COBRA

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Health plans must cap out-of-pocket costs

Did the ACA help small businesses with employee coverage?

Would ACA subsidies lower your health insurance premiums?

Use our 2023 subsidy calculator to see if you're eligible for ACA premium subsidies – and your potential savings if you qualify.

Obamacare subsidy calculator *

1 ZIP Code

2 Your age

+ Add ages of other family members to be insured.

3 Household Size

Include yourself, your spouse, and children claimed as dependents on your taxes.

4 Modified Adjusted Gross Income ([MAGI](#))

For most taxpayers, your MAGI is close to AGI (Line 11 of your Form 1040 in 2021 and 2022).

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* This tool provides ACA premium subsidy estimates based on your household income. healthinsurance.org does not collect or store any personal information from individuals using our subsidy calculator.



How and when to enroll in ACA-compliant coverage

How can I buy health insurance during open enrollment?

Can I buy coverage outside of ACA open enrollment?

Who's eligible to enroll in ACA-compliant coverage?

Do I have to enroll in an ACA-compliant plan?

How Obamacare makes it easier to select health coverage

What are health marketplaces and how do they help consumers shop for coverage?

How does Obamacare help small businesses provide coverage for their employees?

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What is ACA's Basic Health Program and which states use it?

How the ACA changed coverage standards and improved benefits

How does the ACA help consumers with pre-existing conditions?

Did the Affordable Care Act improve employer-sponsored coverage?

What are the ACA's essential health benefits (EHBs)?

Which preventive health services are covered FREE under the ACA?

Coverage on your plan for adult children

Improved plans for college students

Consumer protections and anti-discrimination measures

How does Obamacare prohibit discrimination in health coverage?

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Ease of claim appeals

Protection from rescission

How the ACA affects Medicare coverage

The law includes numerous provisions designed to reduce Medicare spending, drive down costs, and improve coverage for Medicare beneficiaries. Among them:

Cost savings through Medicare Advantage

Focus on prescription drugs

Free preventive services

New funding for Medicare

Expanding access to care in underserved areas

Cost containment

An additional opportunity to disenroll from Medicare Advantage and sign up for Part D

Louise Norris is an individual health insurance broker who has been writing about health insurance and health reform since 2006. She has written dozens of opinions and educational pieces about the Affordable Care Act for [healthinsurance.org](https://www.healthinsurance.org). Her

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