

The Affordable Care Act (ACA) is a health care law that was created to expand access to affordable health care coverage, lower costs, and improve quality and care coordination. Under this law, people:

- 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.

What you need to know as a Spina Bifida beneficiary:

- Coverage under the Spina Bifida Health Care Benefits Program means you already satisfy the requirement to have health care coverage under the ACA. You do not need to take any additional steps.
- Access to Spina Bifida health care benefits and your health benefits coverage does not change as a result of the ACA.
- The Spina Bifida Health Care Benefits Program is an exclusive payer; there is no cost share, co-pay or deductible.

Information for Family Members

The Health Insurance Marketplace is a way to shop for and purchase private health insurance (for example, health coverage other than VA health care programs).

Family members who are not eligible for the Spina Bifida Health Care Benefits Program should use the Health Insurance Marketplace to purchase coverage. They may get lower costs on monthly premiums or out-of-pocket costs, and they could be eligible for free or low-cost coverage through Medicaid or the Children's Health Insurance Program (CHIP).

Family members can learn about the amount of assistance they may be eligible for and submit an application for health care coverage through the Marketplace. Visit the Health Insurance Marketplace website at <https://www.healthcare.gov> for more information.

Cancelling Enrollment

If you choose to cancel your enrollment in the Spina Bifida Health Care Benefits Program, you may send a letter to the program office. You will receive a letter in response

notifying you of the effective date of disenrollment. You may send your letter to:

Spina Bifida Health Care Benefits Program Office
PO Box 469065, Denver CO 80246-9065

If you choose to cancel your enrollment in the Spina Bifida Health Care Benefits Program, you may reapply at any time; however, acceptance for future health care benefits will be based on eligibility factors at the time of application.

Available Resources:

- VA Affordable Care Act Web page containing communication materials about VA health care plans and the health care law at <http://www.va.gov/health/aca>
- Department of Health and Human Services website containing information about:
 - the Affordable Care Act and the Health Insurance Marketplace at <https://www.healthcare.gov>
 - premium costs of health care plans available from the Marketplace at <https://www.healthcare.gov/see-plans/>
 - CHIP, if you have children in the household that are not eligible for the Spina Bifida Health Care Benefits Program at <http://www.medicaid.gov/chip/chip-program-information.html>

How do I get more information?

- Mail: VHA Office of Community Care
Spina Bifida Health Care Benefits Program
PO Box 469065, Denver, CO 80246-9065
- Phone: 1-888-820-1756, Monday-Friday
8:05 a.m. to 6:45 p.m., Eastern Standard Time
- Fax: 303-331-7807
- Email: Follow the directions for submitting email via IRIS at <https://iris.custhelp.com/app/ask>
- Website: <http://www.va.gov/purchasedcare/>