Ten things people living with HIV/AIDS need to know about Health Care Reform

1. People with incomes less than 138% of the Federal Poverty Level ($1285/month) will qualify for Medicaid in 2014 (except undocumented immigrants).

2. Starting in 2014, people and small employers can buy insurance from the “health benefit exchange,” a state-run system designed to make it easy for people to find insurance.

3. The government will help low-income individuals pay for insurance on the Exchange – even those who don’t qualify for Medicaid.

4. Estimates show that 70% of people living with HIV/AIDS will qualify for Medicaid, and 25-30% will qualify for coverage and subsidies.

5. Plans on the Exchange cannot charge higher premiums based on health status.


7. Plans sold in the Exchange will have to offer essential health benefits.

8. Annual out-of-pocket costs for individuals and families will be capped.

9. If you already have Medicaid, nothing will change.

10. If you already have insurance, you do not have to change, but you can if you find a plan you like better on the exchange.