

### Course Outline

#### Overview of ACA

One-Credit Course

#### **Health Insurance in the United States**

- I. Sources of Health Insurance in the United States
- II. Risk Pooling
- III. Characteristics of Risk Pools
- IV. Rate Spirals
- V. Purpose of ACA
- VI. Primary Components of ACA

Estimated Time to Complete: 20 minutes

### **Benefit Mandates**

- I. Universal Benefit Mandates
- II. Nongrandfathered Plans
- III. Grandfathered Plans
- IV. Maintaining Grandfathered Plan Status

Estimated Time to Complete: 30 minutes

## **Purchasing Qualifying Coverage**

- I. The ACA Marketplace
- II. State-Based vs. Federally Facilitated Exchanges
- III. Private Exchanges
- IV. Small Business Health Options Program (SHOP)
- V. Levels of Coverage Available in the ACA Marketplace

Estimated Time to Complete: 20 minutes

## **Funding ACA**

- I. Covering the Cost of ACA
- II. Individual Shared Responsibility Penalty
- III. Minimum Essential Coverage
- IV. Reporting Participant Coverage
- V. Employer Shared Responsibility Penalty
- VI. Applicable Large Employers (ALEs)
- VII. Full-Time Employees
- VIII. Affordability and Minimum Value
- IX. Cadillac Tax

Estimated Time to Complete: 30 minutes

# **Enrolling in an ACA Marketplace Plan**

- I. Determining Eligibility
- II. Application Process and Open Enrollment
- III. Special Enrollment Periods
- IV. HealthCare.gov

Estimated Time to Complete: 15 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.