Quick Facts about the Affordable Care Act and Charitable Non-profits

**Myth:** The Affordable Care Act will require our non-profit to provide health insurance coverage for our employees.

**Reality:** While the Affordable Care Act (“ACA”) has changed the way everyone will access health insurance coverage, charitable non-profits (as with all employers) still have a choice whether or not to offer health insurance coverage to employees.

The ACA does not mandate that employers provide insurance coverage for employees. However, board members and staff leaders of charitable non-profits – even those without employees – still need to understand how the ACA will affect the non-profit workplace.

**NON-PROFITS WITHOUT EMPLOYEES:** Individuals served by your non-profit may have questions about the Affordable Care Act and how to access health insurance and changes to Medicaid. Your non-profit can serve as a resource and refer those with questions to the federal government:

- Insurance finder (Healthcare.gov)
- State-by-state map to learn more about how the Affordable Care Act will affect people in NJ
- HealthCare.gov also has a help center with interactive ways to get answers to your questions. This includes a live chat in English and Spanish, and a 24-hour phone line that’s available in 150 languages.

**ALL NON-PROFITS** can share information about insurance coverage:

- Insurance Finder (Healthcare.gov)
- The Health Care Law Helps the Whole Family (Infographic)
- Key Features of the Affordable Care Act (Infographic)

**GIVE NOTICE!** All non-profits with staff ARE REQUIRED under the ACA to let their employees know about the options available to their employees to access health insurance. As the nation gets used to a new system of health insurance delivery, lawmakers wanted to make sure that all Americans know that they are eligible to access health insurance through the Marketplace. So, one of the ACA’s provisions requires ALL EMPLOYERS to inform all employees of the options available to them for accessing health insurance. This means that non-profit employers must provide NOTICE to existing employees by **October 1, 2013** -- and notice to all newly-hired employees starting October 1, 2013. You can find sample notices in English and Spanish at:

- Fact Sheet on the Notice requirement (National Council of Nonprofits)
- Model Notice for employers who offer a health plan to some or all employees | en español
- Model Notice for employers who do not offer a health plan | en español

**A REFUND MAY BE AVAILABLE:** Is your small non-profit (under 25 employees) eligible for a refund on the premiums it has paid for health insurance for employees? Learn about the Small Business Health Care Tax Credit

- One pager on the Small Business Health Care Tax Credit (National Council of Nonprofits)

**FOR LARGER EMPLOYERS,** even more changes will be effective starting in 2015: Employers with 50+ full time equivalents that do NOT offer health insurance coverage to their employees will be subject to
penalties under the “shared employer responsibility” provisions of the ACA. To help your non-profit and board members understand how the ACA will affect your non-profit, the National Council of Nonprofits has developed these website resources:

- Key provisions of the ACA and how they affect charitable non-profits, small and large.
- Frequently asked questions about how the ACA affects charitable non-profits.

HELP WITH ENROLLMENT: Telephone information is available 24/7 from the U.S. Department of Health & Human Services at 1-800-318-2596.

Additionally, under the ACA, federal funding has been provided for health centers and “navigators” to provide individuals with information and assistance regarding health insurance enrollment. As reported by The Star-Ledger, the funded resources in New Jersey include:

Navigators
- **Center For Family Services Inc.** — Covering Camden, Burlington, Gloucester, Salem, Atlantic, Cape May and Cumberland Counties.
- **The Urban League of Hudson County** – In partnership with the Urban League for Bergen County, the Urban League of Morris County and the Urban League Union County
- **Public Health Solutions** – In partnership with community-based organization in New Jersey to reach Hudson and Essex Counties.
- **FoodBank of Monmouth and Ocean Counties Inc.**
- **Orange ACA Navigator Project**

Health Centers
- **ATLANTICARE HEALTH SERVICES, INC.**, Egg Harbor Township
- **CAMCARE HEALTH CORPORATION**, Camden
- **COMMUNITY HEALTH CARE, INC.**, Bridgeton
- **HENRY J. AUSTIN HEALTH CENTER, INC.**, Trenton
- **HORIZON HEALTH CENTER, INC.**, Jersey City
- **JEWISH RENAISSANCE MEDICAL CENTER**, Perth Amboy
- **LAKEWOOD RESOURCE AND REFERRAL CENTER, INC.**, Lakewood
- **METROPOLITAN FAMILY HEALTH NETWORK, INC.**, Jersey City
- **MONMOUTH FAMILY HEALTH CENTER**, Long Branch
- **NEIGHBORHOOD HEALTH SERVICES CORPORATION**, Plainfield
- **NEWARK COMMUNITY HEALTH CENTERS, INC.**, Newark
- **CITY OF NEWARK**
- **NORTH HUDSON COMMUNITY ACTION CORPORATION**, Union City
- **OCEAN HEALTH INITIATIVES**, Lakewood
- **PATERSON COMMUNITY HEALTH CENTER, INC.**, Paterson
- **PROJECT HOPE**, Camden
- **SOUTHERN JERSEY FAMILY MEDICAL CENTERS, INC.**, Hammonton
- **UMDNJ-ROBERT WOOD JOHNSON MEDICAL SCHOOL**, Piscataway
- **VISITING NURSE ASSOCIATION OF CENTRAL JERSEY COMMUNITY HEALTH CENTER, INC.**, Asbury Park
- **ZUFAIL HEALTH CENTER, INC.**, Dover

This article is intended for general informational purposes and does not constitute legal advice or a legal opinion. For answers to specific questions concerning your situation, you should consult a knowledgeable attorney who can advise you regarding your particular circumstances.