

Individual Mandate for the Affordable Care Act (ACA)

[ACA](#) "OBAMA CARE" requires that every individual maintains minimum health insurance coverage for themselves and their dependents. Unless an individual is exempt, the individual will have to pay a penalty for every month that the individual fails to maintain health insurance coverage.

The Individual Mandate requirement took effect January 1, 2014. The goal of the ACA is to increase access to health care for all Americans.

The ACA has accomplished the following:

- Expand health coverage to adult children up to age 26 on their parent's plan
- Prevents health plans from dropping an eligible individual's coverage except in case of fraud
- Requires coverage of preventive services with no cost sharing
- Broadens an individual's choice of doctors
- Limits waiting periods on health plans to no more than 90 days
- Prevents health plans from denying or charging more for coverage because of preexisting condition
- Eliminates lifetime and annual limits for "essential health benefits"
- Allows larger wellness incentives
- Requires individuals to be enrolled in a health insurance plan that meets basic minimum standards. The vast majority of individuals who have coverage through their employer will meet this requirement, called the "Individual Mandate". If an individual does not have coverage, and does not meet an exemption, he or she must pay a penalty.

To view the Notice of Individual Mandate:

- [English Version](#)
- [En Español](#)

To view a **Requirements Flowchart of the Individual Mandate**, [click here](#)

To view **How to get coverage under the ACA**, [click here](#)

To view the EPISD EXCHANGE NOTICE:

- [English](#)

Local Contacts:

- AVANCE: 351-2419
- Centro de Salud Familiar La Fe, Inc.: 545-7190
- Centro San Vicente Familiar de Salud: 858-2932
- City of El Paso, Dept. of Public Health: 2-1-1
- County of El Paso: 546-2098
- EPISO - Border Interfaith: 778-3200
- El Paso Hispanic Chamber of Commerce: 566-4066
- Region 19 Head Start: 790-4600
- Rio Grande Council of Governments - Area Agency on Aging: 533-0998
- United Way of El Paso County: 533-2434
- YWCA El Paso Del Norte Region: 533-2311