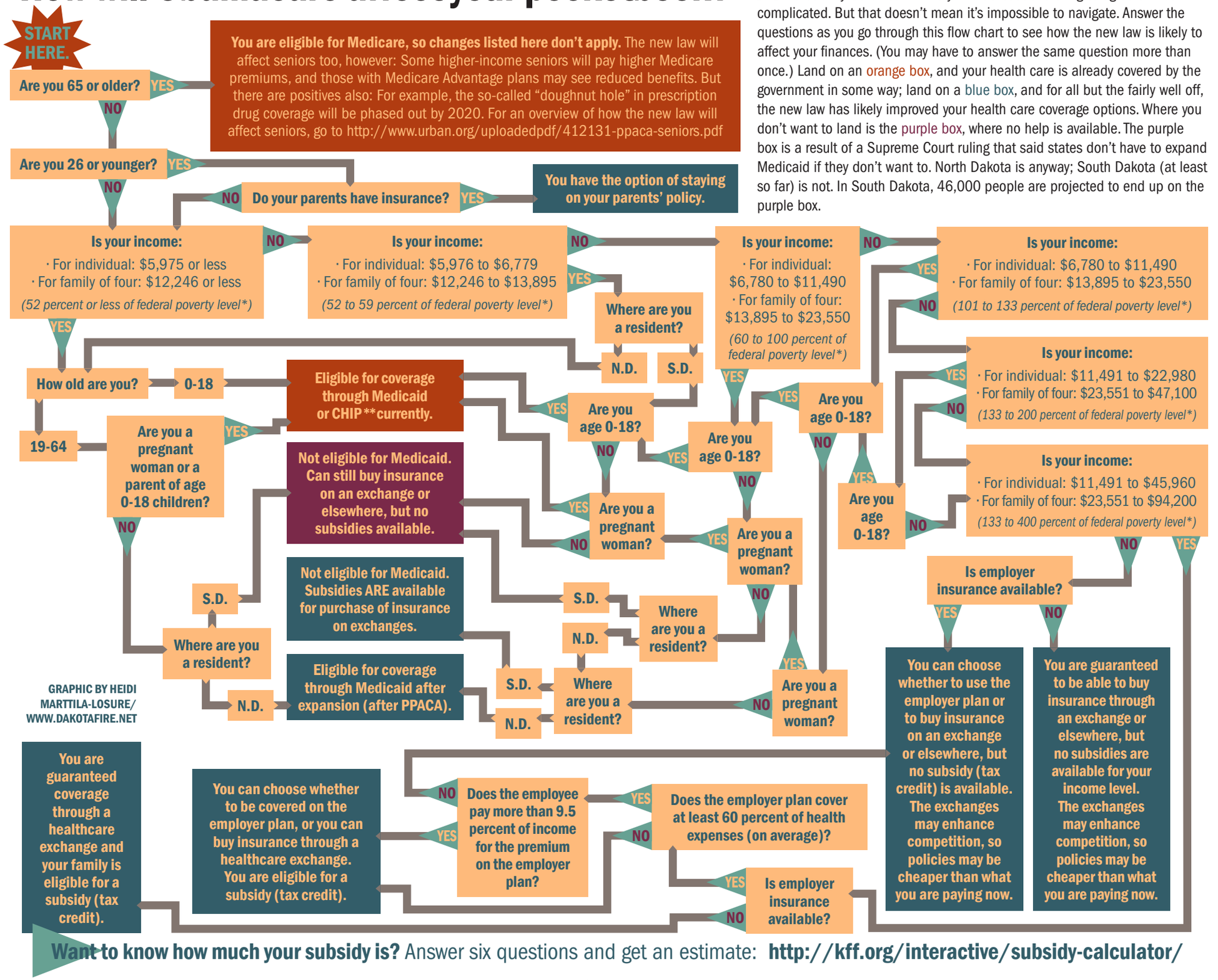
How will Obamacare affect your pocketbook?

All those debating the pros and cons of the Patient Protection and Affordability Care Act will likely find at least one thing to agree on: It's complicated. But that doesn't mean it's impossible to navigate. Answer the questions as you go through this flow chart to see how the new law is likely to affect your finances. (You may have to answer the same question more than once.) Land on an orange box, and your health care is already covered by the government in some way; land on a blue box, and for all but the fairly well off, the new law has likely improved your health care coverage options. Where you don't want to land is the purple box, where no help is available. The purple box is a result of a Supreme Court ruling that said states don't have to expand Medicaid if they don't want to. North Dakota is anyway; South Dakota (at least so far) is not. In South Dakota, 46,000 people are projected to end up on the purple box.



*Based on the federal poverty level for 2013: $11,490 for a single adult and $23,550 for a family of four. It will likely change for 2014. **Children's Health Insurance Program.

Sources: "Health Coverage Under the Affordable Care Act" graphic by the Kaiser Family Foundation and Journal of the America Medical Association; South Dakota Department of Social Services website (http://dss.sd.gov/medicalservices/chip/index.asp); North Dakota Department of Human Services website (http://www.nd.gov/dhs/services/medicalserv/medicaid/eligible.html); Urban Institute (http://www.urban.org/UploadedPDF/412606-Making-the-Medicaid-Expansion-an-ACA-Option.pdf)