AFFORDABLE CARE ACT

WHAT YOU NEED TO KNOW ABOUT THE NEW HEALTH INSURANCE MARKETPLACES

If you buy your own coverage or are currently uninsured, you will want to learn about the new Health Insurance Marketplaces.

The new Health Insurance Marketplace is an online marketplace where consumers can choose among numerous quality private health insurance plans and where tax credits are widely available to make the plan you choose affordable.

Key Dates: October 1, 2013 – Enrollment in the Marketplace begins
January 1, 2014 – Health coverage in the Marketplace begins

Here is an overview of some key things to know:

Choice of Many Quality Private Health Insurance Plans:

- **Every health insurance plan in the Marketplace will offer comprehensive coverage, from doctors to medications to hospital visits.**
- **The Marketplace will enable you to easily compare your insurance options based on price, coverage, quality and other features important to you.**
- **All information on the health plans must be in easy-to-understand language and there can be no fine print.**
- **Every health insurance plan in the Marketplace is required to meet basic standards, including quality standards and access to a range of doctors and clinicians.**
- **Clear information on plan premiums, deductibles, and out-of-pocket costs must be provided, before you decide to enroll, so you know what you are buying.**
- **Every health insurance plan in the Marketplace will provide free coverage for preventive services.**

Strong Consumer Protections Required of Plans:

- No denial for pre-existing conditions.
- No lifetime or annual limits.
- A cap on your out-of-pocket costs.
- Women are charged the same rates as men.

Tax Credits to Make Your Premiums Affordable:

- More than 80 percent of those buying coverage in the Marketplaces will qualify for premium tax credits, which will significantly cut what you actually pay in premiums.
- The tax credits are provided immediately and directly to the health plan you have chosen – immediately lowering what you pay in monthly premiums.
- The tax credits are available on a sliding-scale for those with incomes between 100% and 400% of the poverty level (between $23,500 to $94,200 for a family of four in 2013).

Consumer Assistance and Enrollment Help:

- You will be able to apply for enrollment in the Marketplace in numerous ways:
  - Online;
  - By phone;
  - By mail; or
  - In person.
- Help will be available in the Marketplace to assist you in choosing and enrolling in the best private plan for you, including:
  - A national toll-free call center;
  - A website with plan comparison tools; and
  - Navigators, such as community organizations, that will provide you impartial, unbiased assistance in evaluating which plan best meets your needs.