



Touching Hearts & *Enriching Lives*



Top Ten Things You Need to Know About Healthcare Reform

- 1 If you currently have health insurance of any kind, nothing changes for you and you don't need to do anything.
- 2 Watch out for fraud! The official website for information about the health care exchange is www.healthcare.gov.
- 3 Being sick doesn't keep you from being covered!
- 4 Open enrollment in the Health Care Marketplace (www.healthcare.gov) is from October 1, 2013–March 31, 2014.
- 5 Marketplace insurance plans are put in 5 categories: Bronze, Silver, Gold, Platinum, and Catastrophic.
- 6 With your health plan the lower the premium, the higher the out-of-pocket costs when you need care.
- 7 The Affordable Care Act helps you if you don't have health insurance to have affordable options.
- 8 There are exemptions from having to pay a fee for not having health insurance in 2014!
- 9 Under the Affordable Care Act, if a health care insurance plan covers children, they can be added or kept on the health insurance policy until they turn 26 years old.
- 10 What if I'm young, strong and never sick? References: www.healthcare.gov.

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