

What are my health plan choices?

- You'll be able to choose from "metal" plans in four levels. The plan levels are bronze, silver, gold, and platinum.
- These plans will offer similar benefits, but they will have different costs for things like doctor or hospital visits.
- One other option, called a Catastrophic Plan, is only for single people under age 30, or people who have a financial hardship.

Before you choose:

- Compare all of your costs, like the monthly health plan premium, what the plan will pay for your care and what part you will have to pay.

Know all your costs:



- Check to see if your doctor or clinic is part of the health plan you choose.
- Check to see if each company has good customer service and programs to help you live healthier.
- Check to see if you've had your plan since March 2010. You may be able to keep it.

Your Local Agency for

Florida Blue

In the pursuit of health®

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.

This information is for illustrative purposes only and is being provided to help increase understanding of the impacts of some of the provisions of the Affordable Care Act (ACA). It does not attempt to cover all of the law's provisions and is not intended as tax or legal advice. We encourage members to seek professional advice including legal counsel, regarding how the new requirements may affect you.

76957-0413/76608-0413

What's happening and when?

2013

The Marketplace opens
Starting October 1, 2013, you can buy a health plan that meets the ACA's rules. You can buy through the government Marketplace as well as Florida Blue for coverage that begins in 2014.

New health plans available
There will be four levels of plans called "metal plans." They have different levels of benefits and costs.

2014

Most everyone must have a health plan
Starting 2014, most everyone must have a health plan, or pay a new tax.

Get help paying for health insurance
You might be able to get a subsidy from the government to pay for part of your monthly health plan bill.

Everyone can get a health plan
Starting in 2014, you can't be turned down for health coverage because of your health history.

Extra help for children
For kids under 19, all health plans on the Marketplace will include vision care and some will include dental care. You can buy similar plans from Florida Blue.

How can I learn more about how health care reform affects me?

 Call: 800-864-8813

 Click: www.flExchange.me

 Local offices & service

Health Care Reform and YOU.

Lots of changes are happening in health care. We're here to help you understand what it means and what you may need to do.

The health care reform law, called the Affordable Care Act, was passed by our government in 2010. The law makes health insurance available to more people, so more people will be able to get the care they need. That's great news.

And starting January 1, 2014, most people will need to have health insurance coverage. Depending on your situation, you may even be able to get help paying for your health plan.

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Here's what's inside:

- [How does health insurance help me?](#)
- [How does health insurance work?](#)
- [What do I need to do?](#)
- [Can I get help to pay for my health plan?](#)
- [What's happening and when?](#)

The Florida Health Insurance Exchange is with you every step of the way — and any time you need us.

 Call: 800-864-8813

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 Local offices & service

What's new and what it means to you.

Florida Blue is here to help you understand how the law may change things for you and your family. The government is still making some final decisions, but we'll help you understand what you need to do, and when you need to do it.

How does health insurance help me?

Health care is something all of us need at some point. And it can be expensive. So **health insurance** pays part of the cost when you're sick or hurt—sometimes a big part.

- Health insurance coverage helps pay part of your costs for doctor or hospital visits, prescription drugs, tests, maternity care and other medical services you may need.
- It may protect you from high costs when you need medical care.
- Most health plans also include preventive services to keep you healthy, like annual checkups, mammograms, and vaccines at no cost.



Health insurance coverage pays some of your medical costs.

How does health insurance work?

- Health insurance is a contract between you and your insurance company.
- You buy a health plan from the company. They agree to pay some of your medical costs when you are sick.
- After you enroll, you pay a monthly bill to keep your health plan. This is called a premium.
- You may have to pay part of the cost for health care services.
- The health insurance company will pay a part of the cost for your medical services.

What do I need to do?

By January 1, 2014, nearly everyone will need to have a health plan. How the new law may change things for you depends on your situation.

The choices available to you are based on what kind of health insurance you may have today. Which of the following describes you?

"I don't have health insurance."

- Most people must have a health plan by January 1, 2014. If you do not, you may have to pay a new tax.
- You will be able to buy a new health plan between October 1, 2013 and March 31, 2014.
- You may be able to get help from the government to pay for part of your health plan.

"I buy my own health insurance."

- You will need to continue to have insurance or you may have to pay a new tax.
- You'll have choices of new health plans.
- You may be able to get help from the government to pay for part of your health plan.

"I have a health plan through my job."

- You probably won't need to do anything. Most companies will continue to offer insurance.

"I have Medicaid."

- If you have Medicaid and buy any other type of health insurance, you may no longer be able to get Medicaid. Call Medicaid at 1-866-762-2237 for more information.

"I have Medicare."

- Your Medicare benefits will continue. You should contact Medicare at 1-800-Medicare (800-633-4227) TTY 877-486-2048, 24 hours a day, 7 days a week or visit www.medicare.gov to learn more.

Unless you have a health plan through your job, Medicare, Medicaid or other government health insurance program, you will most likely need to buy a health plan.

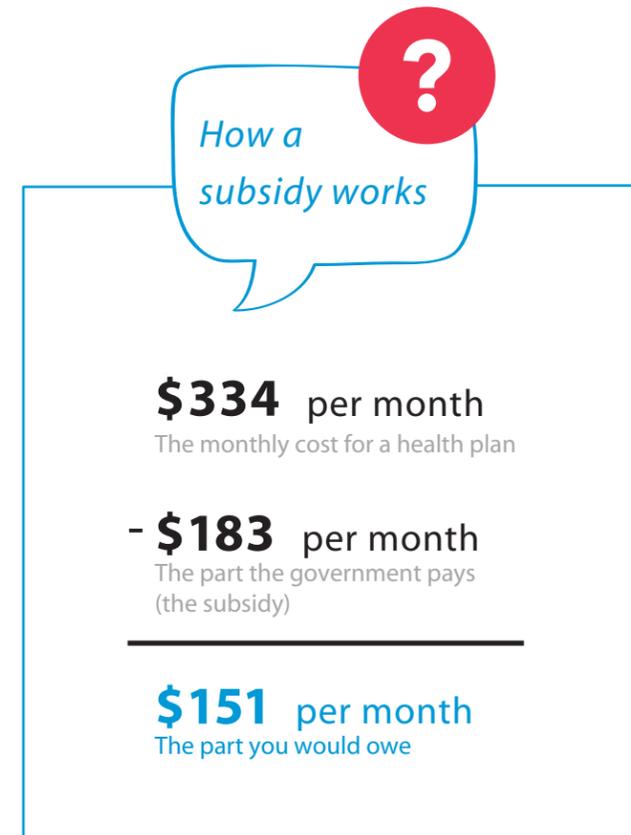
Can I get help paying for my health plan?

The government may help you pay a part of the cost for your health plan. This is called a subsidy.

The government will look at things like:

- Your household income
- Your family size and ages
- Where you live

They'll use the information to decide if you qualify for help paying for your health plan, and how much of a subsidy you can get.



This example shows how a subsidy might work for a single person, age 49, living in Duval County with an annual income of \$25,000.

The subsidy is paid right to the insurance company and lowers the cost of your monthly health plan premium. It does not pay for your doctor or hospital visits, prescriptions, etc. You still pay for some of those costs.

Where can I buy my health plan?

You can buy insurance from an insurance company, like Florida Blue, or, starting October 1st, you can buy one of the new health plans through the government's Marketplace.



The Marketplace opens October 1, 2013.

- The government is setting up a Marketplace where people can shop and compare health plans online or in person.
- Florida Blue or your local insurance agent can help you understand your choice of plans on the Marketplace, plus other health plan options from Florida Blue. We can help you apply for and enroll in a plan that works for you.

Florida Blue is with you every step of the way. Talk to us, and we'll help you find the right kind of health coverage for your family.

The Florida Health Insurance Exchange can help now. Let's talk.

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