



Health Care Reform and YOU



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Health Insurance Basics

No one likes getting sick or hurt. But most of us will need medical care at some time for an injury or illness. Having health insurance will help.

What is health insurance?

- It is a contract between you and your insurance company.
- It's a health plan you buy from the company. They agree to pay some of your medical costs when you are sick.
- The plan helps pay for the cost of doctor visits, drugs, tests, and other health care services.
- Health Insurance protects you from high costs when you need medical care.

How does it work?

- You pay a monthly bill to keep your health plan.
- Your health insurance company will pay a part of the cost for your health care and you may have to pay a portion too.
- If you visit a doctor on your health plan's list, you will usually pay less for your care.



What are your Health Care Needs?

Each of us has different health care needs. What are yours? Choose the situation that best describes you.

I don't have health insurance

- Almost everyone in the US must have a health plan by January 1, 2014.
- Shop for your health insurance between October 1, 2013 and March 31, 2014.
- **Click here** and visit the Estimator to find out if you can get help paying for your health plan.
- If you are under 26 years old, you may be able to get insurance on your parents health plan.



I am under 65 years old and buy my own health insurance

- Continue buying insurance – plus you'll have more health plan choices available to you.
- **Click here** to use the Subsidy Estimator and find out if you qualify for government help to pay for your health insurance.

I have health insurance through my job

- Check if your employer will continue offering health insurance

I am over 65 years old and have Medicare or I am disabled

- If you have questions please call the number on your Medicare card.

I have Medicaid or my child is on Medicaid

- If you have Medicaid and buy any other type of health insurance you may no longer be able to get Medicaid. **Click here** to learn more or call toll free 1-866-762-2237 or 1-800-955-8771 TTY, Monday – Friday 8 a.m. – 5 p.m., to speak with a state Medicaid customer service representative.

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What is a Subsidy?

The government may pay a part of your health insurance. This is called a 'subsidy'.

Click on the Estimator to see if you qualify for help. Just answer a few questions and find out!

My Subsidy Estimator

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Tell us about yourself

What is your annual household income?

Please include income from all of the sources that you include when you file your taxes.

What is your age?

What is your tax filing status?

Please note that if you are married and file your taxes separately, you will NOT be eligible for a subsidy.

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What's Happening and When?

2013

- *The Marketplace*
From October 1, 2013 to March 31, 2014 you will be able to buy a health plan through a government website known as the Marketplace.
- *Everyone can get a health plan*
You can buy one of the new health plans starting October 1, 2013 even if you are sick. You cannot be turned down due to a prior health condition.



2014

- *Must have Health Insurance*
Almost everyone in the US will need to have a health plan by January 1, 2014.
- *Get help to pay*
The government may help you pay part of the cost for your monthly health plan bill based on your income and the type of plan you buy.
- *Native Americans and Alaskan Natives*
Will get help paying for their health plan.
- *Extra help for children*
Health plans will include dental and vision care for kids under 19.



How Can We Help You?

Health Care is changing

- Florida Blue will help you understand how health care reform affects you.

Stay up-to-date

- Call us at 1-877-849-0045 to contact a local agent.
- Go online to www.ab-financialgroup.com



The screenshot shows the Florida Blue website homepage. At the top, the Florida Blue logo is displayed with the tagline "In the pursuit of health". Navigation links for "About Us", "Contact Us", and "Share" are visible, along with "Login" and "Search" buttons. A main navigation bar includes "Home", "Members", "Providers", "Agents", and "Employers". The central banner features a photo of a man and a woman looking at a laptop, with the heading "Questions on Health Care Reform? AskBlue." and a "Find Out More" button. Below the banner are four content boxes: "Shop Our Plans" (with a photo of a family), "Visit a Florida Blue Center" (with a photo of a building), "Find a Doctor & More" (with a photo of a doctor), and "Blue in the Community" (with a photo of a person in a blue shirt). A vertical "Feedback" link is on the right side.

Learn More About the Marketplace

What is the Marketplace?

- It's an online shopping website where you shop for health insurance and compare health plans.
- The Marketplace website opens on October 1st of 2013.

What are my options?

- You can choose from four plan levels: Bronze, Silver, Gold, and Platinum. You'll be able to compare the plans on the Marketplace.
- One other option, Catastrophic Plans, are only for people under the age of 30 or those who qualify for a financial hardship.

What do I need to do?

- Starting October 1, 2013, you can shop online at the Marketplace or talk with a health insurance company.
- Before you go shopping be sure to have your household income, Social Security Number and proof of citizenship or residence.

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Learn More About Individual Health Plans

What is an individual health plan?

- It's a health plan of your choice that you buy from an insurance company.

Who should get an individual plan?

- Anyone without health insurance can shop for an individual health insurance plan.
- If you are 26 years old or younger, you may be able to get insurance coverage under your parents' individual health plan.

What are my options?

- Any one may buy health insurance from a company, or through the Marketplace.
- There will be four plan levels to choose from: Bronze, Silver, Gold, and Platinum. The level you choose will determine the amount you will pay for coverage.

Before you choose

- Compare all of your costs, like the monthly health plan bill and what the plan will pay for your care.
- Check to see if your doctor or clinic is a part of the health plan you like.
- See if you've had the same plan since March 2010. You may be able to keep it.

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Learn More About Medicaid

What is Medicaid?

- Medicaid is a government health benefit program for lower-income Americans.
- In Florida, people with Medicaid receive medical care through a managed care plan, which lets you choose from a list of approved doctors, hospitals, clinics, pharmacies and labs.

How do I find out more?

To check if you're eligible for Medicaid, or to enroll:

- Visit www.myflorida.com/accessflorida.
- Visit any local ACCESS Florida Service Center listed at www.myflfamilies.com.
- Call toll free 1-866-762-2237, 1-800-955-8771 TTY, Monday – Friday 8 a.m. – 5 p.m., to speak with a state Medicaid customer service representative.

What about options just for kids?

- Through Florida KidCare, the state of Florida offers health insurance for children from birth through age 18, even if one or both parents are working.
- MediKids is for children ages 1 through 4. Visit the Florida Healthy Kids' web site at www.healthykids.org or call 1-800-821-5437 for more information.
- Florida Healthy Kids is for children ages 5 through 18. Go to www.healthykids.org to see how to qualify and apply. Or call 1-888-540-KIDS (5437).

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Learn More About Medicare

What is Medicare?

- Medicare is federal health insurance offered primarily to people 65 years and older and disabled adults or children under the age of 65.

What are my options?

- To learn more, contact Medicare at 1-800-633-4227, 24 hours a day, 7 days a week or visit www.medicare.gov to learn more.
- The Social Security Administration will help you sign up for original Medicare plans, verify your benefit information and find out if you qualify for additional assistance. Contact them at 1-800-772-1213, TTY: 1-800-325-0778, 7:00 a.m. – 7:00 p.m., Monday through Friday.

