

# Spotlight On Health Care



## Understanding Your Health Insurance Options

by *Nicole Duritz*

(NAPSA)—If you or someone you care about is among the 7.3 million people enrolled in a marketplace health plan, now is the time to review the plan to see if you need to make any changes for next year.



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Every year, health plans change. These can include changes in the network of doctors, in monthly premiums or in co-pays. Some marketplace plan premiums have increased, some have stayed the same and some have decreased.

The entire open enrollment period runs from November 15 through February 15. However, if you want to change your health plan, you need to do it before December 15 if you want your coverage to start on January 1, 2015. Otherwise, you'll be automatically re-enrolled in your current plan. If you are signing up for the first time under ObamaCare and want coverage to begin January 1, you need to enroll and pay your first month's premium by December 15.

It's important for everyone to have health insurance for several reasons. One reason is that we never know when we're going to get sick or have an accident.

Certain preventive health care is now covered at no cost, including diabetes and cholesterol screenings, mammograms, immunizations, and screenings for certain cancers. So having these and other regular health screenings is important to help keep you healthy.

You may have to pay a tax penalty if you don't have health insurance.

Fortunately, there's financial help to pay for health insurance, making coverage within reach for millions of Americans. Low-cost or even free health plans are available depending on your income.

The good news is that, regardless of your health history, you can't be turned down for coverage. Insurance companies can no longer deny coverage if you have a preexisting condition.

While it can be confusing to figure out what the health care law means for you and your family, AARP can help with clear, simple facts and easy-to-use online resources to give you the confidence of knowing you're in control of your health care. Visit [www.healthlawanswers.org](http://www.healthlawanswers.org).

If you need help (in English or Spanish) finding the right health plan or completing the application, go to [www.healthcare.gov](http://www.healthcare.gov) or call (800) 318-2596.

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