



Health Alert

Understanding The Affordable Care Act

(NAPSA)—As the Affordable Care Act is set to be fully implemented, there is still much confusion about how the law will affect you and your family. Here are 10 things to know about the health care law's protections and benefits, courtesy of AARP:

1. Health insurance companies can no longer drop your health coverage if you become sick or disabled.

2. Insurance companies cannot discriminate against you because of your health conditions or gender. That means health insurance companies can no longer charge you more simply because of your health status or gender.

3. Insurers cannot deny health insurance to anyone under age 19 because of a pre-existing condition, such as cancer, diabetes or heart disease. In 2014, Americans of all ages will be afforded this protection.

4. The health care law stops insurance companies from limiting lifetime coverage for essential health benefits. In 2014, this applies to yearly limits, too.

5. Preventing illness with the right immunizations and screenings will be simpler and less expensive. Most insurance plans, including Medicare, now must cover preventive benefits such as immunizations and screenings for diabetes and certain cancers. Be sure to check with your insurance plan about what preventive services are covered with no out-of-pocket cost to you.

6. If you are uninsured, finding affordable health coverage is now easier, as it can be purchased via your state's Health Insurance Marketplaces. It's like an online shopping mall. You'll be able to compare the benefits and costs of health plans side by side and pick the plan that works best for you and your family. For more information on your Health Insurance Marketplace opening October 2013, visit www.HealthLawAnswers.org.

7. Your children can stay on your family policy up to age 26, even if they don't live with you or are married.

8. You can sleep well knowing



Starting on January 1, 2014, insurance companies cannot discriminate against you because of your health conditions or gender.

that your guaranteed Medicare benefits are safe. The Affordable Care Act strengthens Medicare, and your guaranteed Medicare benefits are protected, including doctor and hospital visits and rehabilitation services. If you have Medicare, there aren't any other steps you need to take with regard to the new health law.

9. The "doughnut hole" is going away and the improved coverage means your out-of-pocket costs for prescription drugs will be lower if you have Medicare Part D. If you have high drug costs and reach the doughnut hole this year, you will get a 52.5 percent discount on brand-name prescription drugs and a 21 percent discount on generic prescription drugs. Visit the Doughnut Hole Calculator at www.aarp.org/doughnuthole to learn more about when you might reach the doughnut hole and potential medication options that may reduce your costs or help you avoid the coverage gap entirely.

10. There's help to pay for insurance coverage. If your job does not offer health coverage and you have a limited income, you may be able to get financial help to pay for insurance coverage purchased through the Health Insurance Marketplace.

If you are a small-business owner, you will have more insurance choices and opportunities to qualify for tax credits.

To learn more about how the law affects you and your loved ones, visit www.HealthLawAnswers.org in English, www.MiLeydeSalud.org in Spanish or call 1-888-702-9345 for more information.