



The new health care law—the Affordable Care Act—can seem complicated. Don't worry—we're here to help make it easier to understand. Many of the new rules are specifically designed to make it easier for you and your family to stay healthy. We've explained some things you should know below.

Things You Should Know

- **An existing medical condition or pregnancy will not prevent you from getting insurance.** Your children under age 19 can get coverage now, even if they have a medical condition. Beginning in 2014, everyone will be able to get insurance that covers a pre-existing condition like asthma or diabetes, and you won't pay more because of your condition.
- **Parents can keep adult children—up to 26 years old—on their insurance plan.** Your young adult children can now stay on your insurance coverage until they are 26, and they don't have to live with you or be a tax dependent.
- **Preventive screenings and services are now covered—with no added out-of-pocket costs.** Most preventive care will be fully paid by your premium—like certain screenings to check for conditions such as diabetes or mammograms for early cancer detection. And, so long as you visit a doctor in your health plan's provider network, you won't have a co-pay, coinsurance or deductibles for an annual wellness exam or immunizations.
- **Your insurance can't be canceled because of your health status.** Even if you need ongoing and complex medical care, your insurance can't be canceled. Your health care insurance can be canceled only in cases of fraud or if you don't pay your premiums.
- **There are no dollar limits on the care you receive for essential health.** You don't have to worry about running out of coverage for the benefits you need. The health care law removes dollar limits on many essential health services.
- **Tax credits and cost-sharing assistance may help you pay for the cost of health coverage.** If you have had difficulty affording health insurance, go online or call the Health Insurance Marketplace to determine if you are eligible for a government insurance program, or tax credits and financial assistance to help pay for coverage. You can find out what help you may qualify for when the new Marketplace website goes live Oct. 1, 2013.
- **Shopping for health care is designed to be simpler.** The new Health Insurance Marketplace will be a place where you can shop for, compare and buy health insurance beginning on Oct. 1, 2013 through March 31, 2014. It is designed to make shopping for health insurance convenient and easy.

www.ReformAndYouIL.com
888-809-2810

