

To learn about your current and future health insurance options, visit www.HealthCare.gov.

This website was created by the U.S. Department of Health and Human Services (HHS) as part of the Patient Protection & Affordable Care Act (a.k.a. ACA or health care reform) and provides information about:

- Your health insurance options;
- Health care consumer protections; and
- Your state’s implementation of health care reform



About the Health Insurance Marketplace

When key parts of the Affordable Care Act (ACA) take effect on January 1, 2014, there will be a new way for individuals, families, and small businesses to get health insurance: the Health Insurance Marketplace.

Whether you are uninsured, or just want to explore new options, the Marketplace will give you more choice and control over your health insurance coverage. The Marketplace is designed to help you find health insurance that fits your budget, with less hassle. The Marketplace is also referred to as a Health Insurance Exchange.

Essential Health Benefits

Every health insurance plan in the new Marketplace must offer comprehensive coverage of **Essential Health Benefits** (EHB). EHB include items and services in these categories: ambulatory patient services; emergency services; hospitalization; maternity and newborn care; mental health and substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services and devices; laboratory services; preventive and wellness services and chronic disease management; and pediatric services, including oral and vision care.

Summary of Benefits and Coverage

The Marketplace will also help you compare all of your insurance options based on price, benefits, and other features that may be important to you, in plain language that makes sense, so you will get a clear picture of what you will pay and what you will get before you make a choice.

All plans must show you that information in a new document called the **Summary of Benefits and Coverage** (SBC). The SBC is an easy to read, standardized, chart that explains the key information for each health insurance plan. Because every plan will provide their information in the same format, it will make it easier to compare your choices. For more information about the SBC, visit www.healthcare.gov/law/features/rights/sbc.

Consumer Protections

Under the ACA, there are also new protections for you and your family. Health insurance companies can't refuse to cover you or charge you more just because you have a chronic or pre-existing condition, and they can't charge more for women than for men. For more information about these protections, visit: www.healthcare.gov/law/information-for-you/index.html.

Who is Eligible to Buy Plans in the Marketplace?

Almost everyone can use the Health Insurance Marketplace to explore their health insurance options. The only requirements to get insurance through the Marketplace are:

- You must live in the U.S.
- You must be a U.S. citizen or national (or lawfully present)
- You cannot be currently incarcerated



When Can I Buy a Plan in the Marketplace?

In October 2013, you will be able to get information about all the plans available in your area and enroll to buy a plan in the Marketplace. You will be able to enroll directly through the Marketplace website, or call a toll-free phone hotline. If you are having trouble finding a plan that meets your needs and budget, there will be people available to give you personalized help with your choices. Coverage under these plans will begin January 1, 2014.

State Marketplaces

Every state will have a Health Insurance Marketplace, but each state will operate a little differently. States can create and run their own Marketplace, or have a Marketplace run by HHS. States may also choose to partner with HHS to run their Marketplace, like Arkansas and Delaware. To date, only the following states will be running their own exchanges: CA, CO, CT, DC, HI, ID, KY, MD, MA, MN, NV, NM, NY, OR, RI, UT, VT, and WA.



Your State Marketplace: Covered California

California was the first state in the nation to create a state health insurance marketplace under the ACA. California has named their marketplace "Covered California."

Can I Get Financial Help to Buy a Plan in the Marketplace?

In 2014, you may be eligible for a free or low-cost health plan, such as Medi-Cal or Healthy Families. Adults with incomes up to 133% of the Federal Poverty Level (FPL) may be eligible for Medi-Cal in California. In 2012, 133% of the FPL equals an annual income of \$14,856 for an individual. When individuals apply for coverage through the Marketplace, they will be screened for eligibility for Medi-Cal and the Healthy Families Program and enrolled if they are eligible for these programs.

Individuals with incomes between 133% and 400% of the FPL (in 2012, approximately \$14,856-\$44,680) may be eligible for a new kind of tax credit to help buy private health insurance coverage. Once you enroll in a qualified health plan, you can control how much of your tax credit you want to use to help pay your monthly health plan premiums. The tax credit is sent directly to your insurance company and applied to your premium, so you pay less out of your own pocket. The amount of tax credit you are eligible for depends on how much income you or your family earns.

What Plans Will Be Available in the Marketplace?

California is still working with health insurance companies in California to finalize which plans will be available in the Marketplace. This information should be available beginning in July 2013.

However, all health insurance companies that want to sell their plans through the Marketplace must offer these standardized plan levels: Platinum, Gold, Silver, Bronze, and Catastrophic. The difference between these plan levels is the amount of money that you pay out of pocket for your health care costs ("cost share"). For example:

- Platinum: plan pays 90% - you pay 10%
- Gold: plan pays 80% - you pay 20%
- Silver: plan pays 70% - you pay 30%
- Bronze: plan pays 60% - you pay 40%

Catastrophic plans will only be available to individuals under 30.

For more information about Covered California, visit www.hbex.ca.gov.

For more information about the ACA and Health Insurance Marketplaces, visit www.HealthCare.gov.