

Questions You May Have about Health Care Reform



Florida Blue is here to help you understand the new health care law.
Let's start with some of the top questions we've received.

What will happen to the amount I pay for health insurance?

As the new health care law takes effect, the amount you pay depends on:

- The type of health plan you decided to buy for you and your family.
- If you can get help from the government to pay for part of your health insurance. This help is called a *subsidy*.
- If you get insurance through your job, or if you buy an individual health plan for yourself or your family.

Will my health affect my health insurance coverage?

- You can buy one of the new health plans starting October 1, 2013, even if you are sick or have had health problems in the past.
- Everyone who applies for health insurance can get coverage.
- Once you have a health plan, your coverage cannot be canceled if you have a health problem.
- If you use tobacco, you'll pay more for your health plan.

Will Florida Blue offer different health plans under the new law?

- Yes. Like today, we'll offer lots of choices.
- The new plans will include all the benefits required by the new law.
- Wellness care – like routine physicals, vaccines, mammograms, etc. – will still be covered at no cost.
- You will be able to buy one of the new health plans starting Oct. 1, 2013, for coverage that begins in 2014.

NOTE: All plans (Obama Care or standard market) effective Jan. 1, 2014 cover pre-existing health problems.

Your Local Agency for

Florida Blue 

In the pursuit of health®



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to your local insurance agent



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St. Petersburg, FL 33710

Can I get help paying for my health plan?

The government may help you pay a part of the cost for your health plan. This is called a *subsidy*.

The government will look at things like:

- Your household income
- Your family size and ages
- Where you live

They'll use the information to decide if you qualify for help paying for your health plan, and how much of a subsidy you can get.

How a
subsidy works

\$ 334 per month

The monthly cost for a health plan

- \$ 322 per month

The part the government pays
(the subsidy)

\$ 12 per month

The part you would owe

*This example shows how a subsidy might work for a single person, age 49, living in Duval County with an annual income of **\$12,000**.*

The subsidy is paid right to the insurance company and lowers the cost of your monthly health plan premium. It does not pay for your doctor or hospital visits, prescriptions, etc. You still pay for some of those costs.

Florida Blue is an Independent Licensee of the Blue Cross and Blue Shield Association.

This information is for illustrative purposes only and is being provided to help increase understanding of the impacts of some of the provisions of the Affordable Care Act (ACA). It does not attempt to cover all of the law's provisions and is not intended as tax or legal advice. We encourage members to seek professional advice including legal counsel, regarding how the new requirements may affect you.

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Where can I buy my health plan?

You can buy insurance from an insurance company, like Florida Blue, or, starting October 1st, you can buy one of the new health plans through the government's Marketplace.



The Marketplace opens October 1, 2013.

- The government is setting up a Marketplace where people can shop and compare health plans online or in person.
- Florida Blue or your local insurance agent can help you understand your choice of plans on the Marketplace, plus other health plan options from Florida Blue. We can help you apply for and enroll in a plan that works for you.

Florida Blue is with you every step of the way. Talk to us, and we'll help you find the right kind of health coverage for your family.

The Obamacare Enrollment Team can help now. Let's talk.



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