

WHAT'S NEW AND WHAT STAYS THE SAME?

FAQs

Can I keep my current health plan?

Possibly. Your current health insurance plan may not be available anymore if it doesn't cover certain standard benefits, such as preventive care services and prescription drug coverage, which all plans must now cover. If your plan already includes these standard benefits, which many do, you should be able to keep your current plan. Go to www.healthcare.gov (when it's fixed!) to find out what your insurance options are.

Will anything happen to my current health insurance coverage?

Yes, depending on your health plan. Since 2010, group and individual health plans can no longer create lifetime limits or rescind coverage if you get sick. Insurance companies also can no longer create waiting periods and annual coverage limits. Many plans are now required to provide preventive care services at no cost, and plans beginning in 2014 can no longer deny coverage for pre-existing conditions.

Will health reform increase my taxes?

For 96% of Americans, it will not. If you have an annual income of \$200,000 individually or \$250,000 as a couple, certain tax increases may apply.

I don't have insurance because I am unemployed or cannot afford health coverage. Will health reform help me?

Yes. There are several options that may apply to you:

- Young adults up to age 26 can get covered under a parent's health plan
- You may now be eligible for Medicaid, even if you weren't before
- You can shop for more affordable health plans in the new health insurance Marketplace
- You may be eligible for financial help to afford plans in the Marketplace

I've been denied health insurance in the past because of previous illnesses. Are there options for me now?

Yes. In June 2010, the federal government and several states established a temporary policy to provide coverage for people with pre-existing conditions. These plans expire in 2014, when group health plans and issuers of group and individual health plans will no longer be able to deny an individual coverage due to pre-existing conditions or otherwise discriminate based on an individual's health status.

How Do I Enroll?



You can enroll online:
www.healthcare.gov



You can enroll by mail. Download the paper application online:
www.healthcare.gov



You can enroll by phone:
1-800-318-2596

Want to Learn More?

Get help in another language...

The Marketplace Help Center will assist in various languages. Call them at:
1-800-318-2596

More questions?..

Visit our FAQs at:
www.apiahf.org/healthcare4me or visit www.healthcare.gov for more information. You can also call the number above to speak to someone.