

# Are you ready for the Affordable Care Act?



A Primary goal of the Affordable Care Act is to help the 17% uninsured and eligible in North Carolina gain access to quality, affordable healthcare.

Enrollment in the nationally sponsored Marketplace starts October 1, 2013 and [HealthCare.gov](http://HealthCare.gov) is your best source of information about available insurance plans. This website has all the information you need to compare plans and enroll including checklists and videos to help you get ready to apply and enroll.

You and your family can explore every qualified health plan in your area, and fill out an application when you're ready. You'll be able to take control with better information, including details about benefits and prices presented in clear language you can understand, so you'll know what your premiums, deductibles, and other costs will be before you make a choice.

Once you've decided on a plan, you don't need to go anywhere else. Starting in October, you'll be able to enroll in the Marketplace directly for coverage that begins as soon as January 1st, 2014.

## What is the Marketplace?

- The Marketplace is a new way to find health coverage that fits your budget and meets your needs. With one application, you can see all your options and enroll.
- When you use the Health Insurance Marketplace, you'll fill out an application and find out if you can get lower costs on your monthly premiums for private insurance plans. You'll find out if you qualify for lower out-of-pocket costs.
- The Marketplace will also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP).

## Am I eligible?

Most people will be eligible for health coverage through the Health Insurance Marketplace.

To be eligible for health coverage through the Marketplace, you:

- must live in the United States
- must be a U.S. citizen or national (or be lawfully present)
- can't be currently incarcerated

### U.S. citizens living outside the U.S.

U.S. citizens living in a foreign country are not required to get health insurance coverage under the Affordable Care Act. If you're uninsured and living abroad, you don't have to pay the fee that other uninsured U.S. citizens may have to pay.



Generally, health insurance coverage in the Marketplace covers health care provided by doctors, hospitals, and medical services within the United States. If you're living abroad, it's important to know this before you consider buying Marketplace insurance.

## Residents of a U.S. territory

U.S. territories can decide whether to create their own Health Insurance Marketplace or expand Medicaid coverage. Residents of a U.S. territory aren't eligible to apply for health insurance using the federal or state Marketplace.

Check with your territory's government offices to learn about these options.

## What does marketplace health insurance cover?

All private health insurance plans offered in the Marketplace will offer the same set of essential health benefits.

These essential health benefits include at least the following items and services:

- Ambulatory patient services (outpatient care you get without being admitted to a hospital)
- Emergency services
- Hospitalization
- Maternity and newborn care (care before and after your baby is born)
- Mental health and substance use disorder services, including behavioral health treatment (this includes counseling and psychotherapy)
- Prescription drugs
- Rehabilitative and habilitative services and devices (services and devices to help people with injuries, disabilities, or chronic conditions gain or recover mental and physical skills)
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services



Essential health benefits are minimum requirements for all plans in the Marketplace. Plans may offer additional coverage. You will see exactly what each plan offers when you compare them side-by-side in the Marketplace.

## Who doesn't have to pay the fee?

Uninsured people won't have to pay a fee if they:

- are uninsured for less than 3 months of the year
- are determined to have very low income and coverage is considered unaffordable
- are not required to file a tax return because their income is too low
- would qualify under the new income limits for Medicaid, but their state has chosen not to expand Medicaid eligibility
- are a member of a [federally recognized Indian tribe](#)
- participate in a health care sharing ministry
- are a member of a recognized religious sect with religious objections to health insurance

If you don't qualify for these situations, you can apply for an exemption asking not to pay a fee. You do this in the Marketplace ([www.healthcare.gov](http://www.healthcare.gov))

## How can I get ready to enroll in the Marketplace?

To prepare to enroll, you can learn about types of health coverage, research your questions, and figure out what you need to know before open enrollment begins.

Open enrollment starts October 1, 2013. Coverage can start as soon as January 1, 2014.

## How to get ready now

- **Sign up for email or text updates about the Marketplace.** We'll let you know when there's important new information about the Marketplace, and we'll send timely reminders about important dates. You can also visit our Facebook page at [facebook.com/healthcare.gov](https://facebook.com/healthcare.gov) or follow @healthcare.gov on Twitter.
- **Learn about different types of health coverage.** Through the Marketplace, you'll be able to choose a health plan that gives you the right balance of costs and coverage. You can be better prepared if you understand the types of coverage you'll choose from.
- **Make a list of questions you have before it's time to choose your health plan.**
- **Make sure you understand how coverage works, including things like premiums, deductibles, out-of-pocket maximums, copayments, and coinsurance.** You'll want to consider these details while you're looking for health insurance.
- **Gather basic information about your household income.** Most people using the Marketplace will qualify for lower costs on monthly premiums or out-of-pocket costs. To find out how much savings you're eligible for, you'll need income information, like the kind you get on your W-2, current pay stubs, or your tax return. Use [this checklist](#) to get started.
- **Set your budget.** There will be different types of health plans to meet a variety of needs and budgets. You'll need to figure out how much you want to spend on premiums each month.
- **Ask your employer if it plans to offer health insurance in 2014.** If not, you may need to get insurance through the Marketplace or from other sources in 2014. If you don't have coverage, you may have to [pay a fee](#).
- **Explore current options.** You may be able to get help with getting coverage **now** through existing programs. Learn more about [health insurance for adults up to age 26](#) and programs for people and children in families with limited incomes including [Medicaid](#) and the [Children's Health Insurance Program \(CHIP\)](#). [Medicare](#) covers people who are 65 and older or who have certain disabilities.
- **Find out which Marketplace will serve you.** If your state runs the Marketplace, you'll use its website to compare your options and enroll in coverage instead of this one. If your state doesn't run the Marketplace, you'll use this website, [www.HealthCare.gov](http://www.HealthCare.gov).

## 6 Key Dates

1. **June 2013** - The Marketplace Call Center opens 1-800-318-2596 TTY: 1-855-889-4325.
2. **July 2013** - Set up an account at [HealthCare.gov](http://HealthCare.gov)
3. **September 2013** - Get personalized help in your area
4. **October 1, 2013** - Open Enrollment starts
5. **January 1, 2014** - Health coverage can start
6. **March 31, 2014** - Open Enrollment ends

## Resources

Don't miss key dates and information about the Health Insurance Marketplace. Here's how to stay connected: 5 ways to connect with the Marketplace:

1. Sign up for email or text updates at [HealthCare.gov/subscribe](http://HealthCare.gov/subscribe). Get updates in your inbox or on your mobile phone.
2. Twitter: [twitter.com/HealthCareGov](https://twitter.com/HealthCareGov). Follow @HealthCareGov
3. Facebook: [Facebook.com/HealthCareGov](https://Facebook.com/HealthCareGov). Join the conversation. Like, share, and respond to our latest posts.
4. YouTube: [Youtube.com/HealthCareGov](https://Youtube.com/HealthCareGov). Watch and share videos about the Marketplace.
5. The Health Insurance Blog on <http://www.healthcare.gov/blog/>. Find tips for consumers and small businesses, top things to know about the Marketplace, frequently asked questions, and more. Make comments to continue the discussion.

## Tools

- **Subsidy Calculator** - With this calculator, you can enter different income levels, ages, and family sizes to get an estimate of your eligibility for subsidies and how much you could spend on health insurance.

For more information, please visit [www.healthcare.gov/families](http://www.healthcare.gov/families).