

The North Idaho Association of Health Underwriters Presents

The Real Truth About ObamaCare and What Every Idahoan Needs To Know and Do About It

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The marquee elements of the Affordable Care Act (ACA) will begin on January 1, 2014. This presentation should help gain a general understanding of those key parts to the ACA, how those parts may affect yourself, your family, your loved ones, and where you can find professional assistance at no cost to enroll in the Marketplace when and if that time comes.

There will be 4 main ways we will experience Health Care Coverage in 2014.

- 1) About 1/2 of all Americans will have coverage offered through their Employment.
- 2) About 1/3 will receive insurance from the government through programs such as Medicare & Medicaid.
- 3) Approximately 1/10 will buy their own health insurance coverage.
- 4) This means around 1/10 of Americans (approximately 30 million) will still be uninsured.

Some of the advantages of this new coverage will be:

“CAPS” on how much you have to pay out of pocket for health Care expenses.
“FREE” Preventive Care. No \$\$\$ Financial “LIMITS” to the benefits you will receive.



- 1) **Employers with 50 or More Employees will be required to provide this coverage or they will face penalties.**

Smaller employers will be encouraged to provide coverage (although no penalty applies if they do not).

Temporary tax credits are available as a \$\$ financial encouragement.
Marketplaces will be set up to assist small employers reach this goal.

- 2) **The government will continue to provide Medicare. Medicaid will cover more Americans than ever, especially poor adults not eligible today. (Idaho has thus far NOT expanded Medicaid.)**

3) A new way called a Marketplace has been set up to help the rest of us. All plans must provide a comprehensive set of Essential Health Benefits. Most people buying on their own through the Marketplace will not have to pay the full premium. Part of their premium will be paid by the government. This Tax Credit will make Health Insurance more affordable for many individuals and families. These new coverage offerings will eliminate the practice of not covering “Pre-Existing Conditions” and Men and Women will now pay the same premium. Many Older folks will pay less next year although many younger folks may be paying more.

4) Not everyone is going to get Insurance. Some will misinterpret the law. They may believe that they can wait until they get sick to buy insurance. This is not true. You can only buy coverage during certain times of the year. And if you are not covered in 2014, you will face a penalty. If you really cannot afford to purchase insurance (according to the government’s calculations) then, the government will waive your penalty.

You have probably seen by now that a lot more people will be covered next year and others will be covered with much better, more secure insurance coverage. Where will the money be coming from?

TAXES.

The taxes are supposed to target mainly the wealthy Americans. Also, businesses in the Health Industry will see increased taxes. And some specific businesses such as sun tan businesses will pay additional taxes.

Local Health Insurance Agents are available to assist you in making your way through this change in our Healthcare system. They do not charge you one penny for their time. They have experience. They understand the law. They can keep you from making a mistake. They can keep you from doing something you may regret. They will assist you in making your way through the new health insurance maze.

These agents are members of the National Association of Health Underwriters, NAHU. The local chapter is the North Idaho Association of Health Underwriters. A local agent can be found using the “Find an Agent” either at [http://www.nahu.org](#) or at [http://www.nidahu.org](#).

A short video is available to help share this message. It is titled, “The Youtoons Get Ready For ObamaCare”, and can be found on Youtube.

This HealthCare Reform Message brought to you by the North Idaho Association of Health Underwriters. www.iahu.org
“**FIND AN AGENT**” (over 50 in North Idaho)
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