

## Questions and Answers About the Affordable Care Act

### *When can I sign up?*

Starting October 1, 2013 you can sign up for health insurance under the Affordable Care Act (ACA, "Obamacare"). If you already have health insurance, such as through your job, you may not need to sign up. But, you must have a certain amount of health insurance. Otherwise you risk being fined. This fine will get bigger over the next few years. The last day to sign up for coverage in 2014 is March 31.

### *What will my options be?*

You will be able to pick from plans that have different premiums, copays, deductibles, and coverage. Different plans will work with different providers. Make sure your provider is "in network" if you want to keep seeing him or her. Also, check the plan to make sure your medicines will be covered.

### *How do I sign up?*

Go to [www.healthcare.gov](http://www.healthcare.gov) to learn about plans in your area and to sign up for a plan. Or, you can call 800-318-2596. These resources can also help you find out if you can get financial help with your plan or a tax credit. You may get lower costs if you don't smoke and if you try to keep a healthy weight.

### *Can I be turned down by a plan?*

You can't be turned away or charged more because of a condition you already have. You can't be charged more for a plan if you're a woman. There are no lifetime or yearly spending limits on your care. And if your plan covers dependents, your children may be able to stay on the plan until they're 26 years old.

### *What kind of benefits will I get?*

All plans will at least cover the following:

- Outpatient care
- Emergency services
- Hospital care
- Maternity and newborn care
- Mental health and substance abuse care
- Rehabilitation
- Labwork
- Prescription medicines
- Wellness services
- Pediatric care

Plans will also give you some services that prevent illness for free. You will not be charged a copay or deductible for these. Birth control that requires a prescription will also be available for free. Here are some of the free services:

- Blood pressure screening
- Cholesterol screening
- Colorectal cancer screening
- Depression screening
- Diabetes screening
- Diet counseling
- HIV screening
- Vaccines for adults
- Tobacco use screening
- Mammograms for women
- Cervical cancer screening for women
- Osteoporosis screening for women

### *What information will I need to sign up?*

Have handy social security numbers, income information, and policy numbers of health insurance plans currently covering your family members. Health insurance coverage can start as soon as January 1, 2014. The sooner you sign up, the sooner your coverage will begin.

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