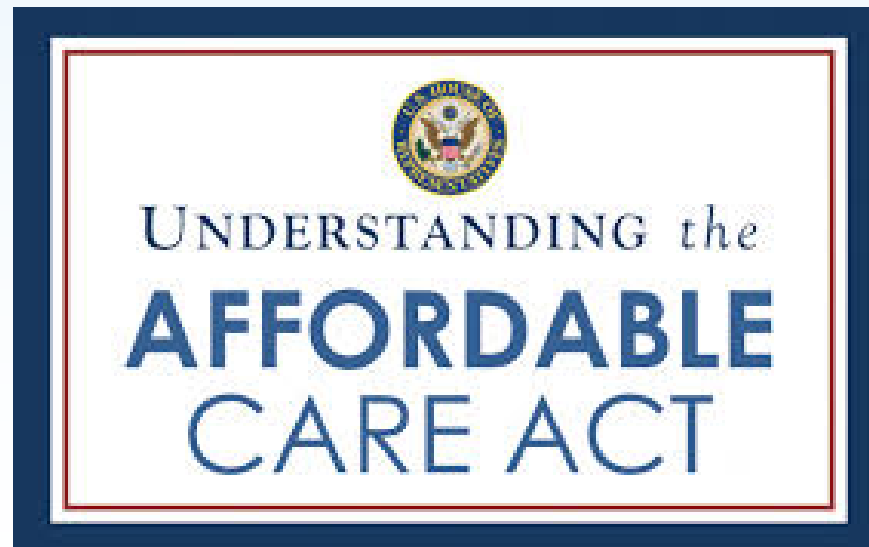


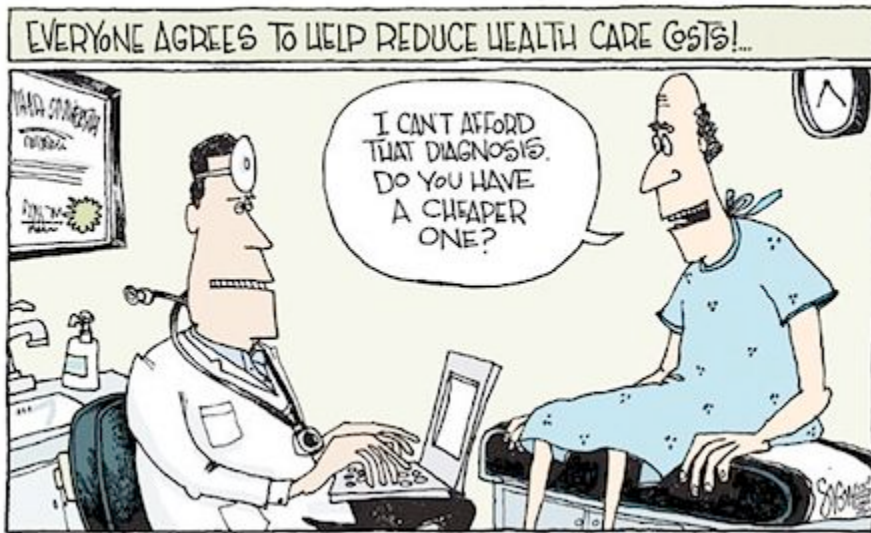
Calvert County and the Affordable Care Act or All You Want to Know About Obamacare but Were Afraid to Ask



Affordable Care Act and You

As of January 1st, the Affordable Care Act (ACA) will allow thousands of uninsured people in Calvert to get health coverage. Some people haven't been able to afford insurance. Others have pre-existing conditions that prevented them from purchasing a health plan. The ACA's Health Benefit Exchange will also offer other residents who already have health insurance the choice of new plans that provide better coverage and premiums that could cost hundreds to thousands of dollars less than they are currently paying. Instead of listening to all the political hype from both sides, take a few minutes and **see for yourself** if you and your family members can **save money while making yourselves healthier**.

Remember that the No. 1 cause of bankruptcy in the U.S. is huge medical bills that families can't afford to pay. Protect your health and protect your financial security.



2 Categories for Affordable Care Act Coverage

- **Free Insurance through Medicaid (MA)**
 - **Free** to any adult with household income up to 138% of Federal Poverty Level (SEE 1st COLUMN NEXT SLIDE)
 - **Free** to any pregnant woman up to 250% FPL
 - **Free** to any child up to 300% FPL
- **Discounted Insurance through Health Benefits Exchange**
 - Private insurance company policy purchased by individuals and subsidized by the state
 - Anyone with income above MA limit but below 400% Federal Poverty Level (SEE 2ND COLUMN NEXT SLIDE)

Do You Qualify for Free or Discounted Health Insurance?

See the following chart:



Income Eligibility for Adults

Maryland Health Connection is our state's new health insurance marketplace that will make it easier for Marylanders to shop, compare and enroll in quality health coverage that best fits your needs. There you can determine your eligibility for Medicaid coverage, or for financial assistance to reduce the cost of your health insurance, based on household income. In addition to reviewing the guidelines below, you can use the cost calculator at MarylandHealthConnection.gov to determine your eligibility.

If your household size is this:	You may be eligible for Medicaid if your income* is this:	You may be eligible for reduced premiums and/or lower insurance costs if your income is this:
1	Less than \$15,856	\$15,857 – \$45,960
2	Less than \$21,404	\$21,405 – \$62,040
3	Less than \$26,951	\$26,952 – \$78,120
4	Less than \$32,499	\$32,500 – \$94,200
5	Less than \$38,047	\$38,048 – \$110,280
6	Less than \$43,595	\$43,596 – \$126,360
7	Less than \$49,143	\$49,144 – \$142,400
8	Less than \$54,691	\$54,692 – \$158,520

Source: Maryland State Dept. of Health and Mental Hygiene, Medicaid Planning Administration

*Income eligibility levels for children and pregnant women are higher

TIMELINE TO HEALTH COVERAGE

 **JUN–OCT**
FIND OUT WHAT YOU NEED

 **OCT 1**
ENROLL

 **JAN 1, 2014**
YOU'RE COVERED!

ACA and Your Money

Under the ACA, some important health insurance benefits are included for free to all appropriate people. What is "appropriate"? That means that none of you guys will benefit from free mammograms (although all women 40 and over will) and, no ladies, you will not qualify for prostate cancer screening.

But everybody whose doctor says they need screening for diabetes or cholesterol can get their lab tests done without paying a cent to the lab, and women can get contraception at the pharmacy without any copay or deductible.



ACA and Your Money

For most other medical care, like a trip to the ER, plans will require people to pay part of the cost. On the next screen, you will see 4 levels of coverage. As the monthly premiums get more expensive, the part of your medical bills that you pay goes down. But most people don't need the most expensive plans.

As you consider your options, consider what type of health care you will most likely need over the next year. If you take a lot of medicine and make a lot of trips to the doctor's office, look for a plan with good prescription benefits and low co-pays. If you're pretty healthy, consider what kind of coverage you want if you end up in a car accident or you need surgery for a ruptured appendix.



4 Levels of Insurance Coverage

Four categories of qualified health insurance plans will be offered through the exchanges:

1. **Bronze plans** —covers 60 percent of the benefit costs of the plan (60 percent actuarial value)
2. **Silver plans** —covers 70 percent of the benefit costs of the plan (70 percent actuarial value)
3. **Gold plans** —covers 80 percent of the benefit costs of the plan (80 percent actuarial value)
4. **Platinum plans** —covers 90 percent of the benefit costs of the plan (90 percent actuarial value)



How to Determine Your Benefits and Apply for Health Insurance

See this website starting Oct. 1st to see how much insurance will cost for you or your family:

<http://www.marylandhealthconnection.gov/home/>

or for Personal Assistance:

CALVERT HEALTHCARE SOLUTIONS @

<http://www.calverthealthcare.org/>

Toll Free (855) 339-3007

