How is reform changing health insurance?

It starts with Blue.

5 IMPORTANT ANSWERS ABOUT THE AFFORDABLE CARE ACT.
5 IMPORTANT ANSWERS ABOUT THE AFFORDABLE CARE ACT.

THE AFFORDABLE CARE ACT, KNOWN TO MANY AMERICANS AS “OBAMACARE,” AFFECTS EVERYONE’S HEALTH INSURANCE, WHETHER YOU’RE COVERED BY YOUR EMPLOYER, YOU HAVE AN INDIVIDUAL PLAN, OR YOU DO NOT HAVE INSURANCE AT ALL.

YOU’RE NOT ALONE IF YOU HAVE QUESTIONS AND CONCERNS ABOUT HEALTH CARE REFORM. AT BLUE CROSS BLUE SHIELD OF NORTH DAKOTA, WE HAVE THE ANSWERS AND JUST THE RIGHT ADVICE AS YOU AND YOUR FAMILY ADJUST TO THE CHANGING LANDSCAPE OF HEALTH INSURANCE.

1 What does the law mean?

The health care law passed in 2010 and was upheld by the U.S. Supreme Court in 2012. It’s here to stay. A major provision of the law, known as the individual mandate, requires most Americans to have health insurance by January 1, 2014.

Beginning in 2014, you will be penalized on your income tax return if you do not opt in to a health insurance plan.
2 What is covered under the Affordable Care Act?

One of the most significant changes to take effect in 2014 will be that every new health insurance plan for individuals and families must include 10 Essential Health Benefits, as defined by the federal government.

THE BIG 10:

1. Outpatient services
2. Emergency services
3. Hospitalization
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services and chronic disease management
10. Pediatric services, including dental and vision care

3 Can I get help paying for health insurance?

Government tax credits will lower the costs of health insurance for many beginning in 2014. Tax credits will reduce monthly premium costs immediately upon buying health insurance, or you can claim the tax credit on next year’s income tax return.

74,300 North Dakotans will be eligible for new premium tax credits. —Families USA

4 How do I purchase health insurance?

You’ll be hearing plenty about the new Health Insurance Marketplace as a resource where you can shop and purchase health insurance. But you’ll actually have two more options to find a BCBSND plan that fits:

- Visit BCBSND.com to shop and buy on your own.
- Call us at 800-280-BLUE (2583).

YOU ARE LIKELY ELIGIBLE FOR FINANCIAL HELP IF:

- Your annual income is between:
  
  **SINGLES**
  - $15,857 ≤ $45,960
  
  **COUPLES**
  - $21,404 ≤ $62,040
  
  **FAMILY OF FOUR**
  - $32,500 ≤ $94,200

- You do not have access to affordable health insurance through an employer
- You are not eligible for other coverage— including Medicaid, the Children’s Health Insurance Program, Medicare or military coverage
**IMPORTANT DATES**

**OCTOBER 1, 2013**
OPEN ENROLLMENT for 2014 coverage begins for people without health insurance, or for those who are changing to insurance that complies with the new law.

**JANUARY 1, 2014**
All Americans must have health insurance by this date, or face a tax penalty.

**MARCH 31, 2014**
Open Enrollment ends.

---

**THE BOTTOM LINE.**
You’ll be hearing a lot about the new health care law, and it could get confusing. But we are here to help you every step of the way. Sign up for updates from BCBSND so you can stay informed as the new health reform law continues to be implemented. Rest assured, Blue Cross Blue Shield of North Dakota is here to guide you through it.

---

**NEXT STEPS**

1. Go to [ItStartsWithBlueND.com](http://ItStartsWithBlueND.com) to learn more about the basics of the health care law.

2. Sign up for updates from BCBSND—what you need to know and do to be ready.

3. Gather basic information about your household income and past year’s tax return.

---

**5 Will it cost me more?**

The new law will give millions of Americans access to health insurance, and insurance plans may cover more medical services than in the past.

But, there are significant costs with having a system in which everyone can obtain health insurance regardless of age or health condition, and a system that pays for more services.

Costs could increase for many people, due to three main components of the law:

**ESSENTIAL HEALTH BENEFITS**
Health insurance companies may provide more comprehensive benefits than what some people have now (see page 2).

**GUARANTEED ISSUE**
Health insurance companies will be required to provide health insurance to anyone, regardless of pre-existing medical conditions or health history.

**TAXES AND FEES**
The new law includes a broad range of taxes and fees, which will contribute to increased insurance costs.