

Find Your Way Around the
**Health
Care Law**



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There is a lot to learn about the health care law.

And we know it can be difficult to figure out what it all means for you and your family. Use this roadmap to find your way through and get the facts.



New Consumer Protections

Consumer protections are now in place so you can be confident your health coverage will be there for you when you need it. Insurance companies can no longer deny coverage to people with pre-existing conditions like asthma, diabetes, high blood pressure, or even cancer. And they can't cut off or cancel someone's coverage because they hit a certain dollar limit or got sick.



Already Have Health Insurance?

With new protections and benefits, the health care law makes staying healthy easier.



More preventive care. Diabetes and cholesterol screenings, prostate exams, mammograms and even flu shots are all covered. So you can catch the little things before they turn into bigger problems.



Have kids? Now they can stay on your family health insurance plan until they turn 26. It doesn't matter if they are in school, live with you, or even if they're married.



Don't have health insurance?

Starting October 1, 2013, there's a new, easier way to shop for health plans in your state: the Health Insurance Marketplace. You can make apples-to-apples comparisons of the benefits and prices – all in one place.



All plans must cover the essentials. These include doctor visits, emergency care, hospital care, prescription drug coverage, preventive care and more.



Financial help is available. Many people who buy their plan in the Marketplace can get help covering the costs. For example, a family of four earning less than \$94,200 a year may be able to get financial help. Low-cost or free plans are also available, depending on your income.



Everyone needs coverage. Having health coverage protects your health and your wallet. Starting in 2014, you'll be required to have health coverage. If you don't, you may have to pay a penalty. There are some exceptions, including people with a very low income.



Need help? Just ask. If you need assistance finding a plan or completing the application, help is available every step of the way – online, by phone or in person.



Covered by Medicare?

The health care law strengthens Medicare, protects your guaranteed benefits and helps you get more from your coverage.



More preventive care is covered. Wellness visits and more preventive care are now covered at no cost to you. This includes immunizations, cholesterol and diabetes screenings, diet counseling and more.



Lower prescription drug costs. If you have Medicare Part D, and have reached the coverage gap or "doughnut hole," you will get a discount of more than 50% on brand name prescription drugs or more than 20% on generic prescription drugs while in the coverage gap. And in a few years, the doughnut hole will completely disappear and be a thing of the past. As long as you are enrolled in a Medicare Part D plan, you don't need to do anything to get these benefits.



Are you a small business owner?

Providing coverage for your employees is now easier and more affordable.



There's a new, easy way to offer coverage. The Health Insurance Marketplace allows you to compare plans, choose what will be available to your employees, and set the dollar amount you can contribute. Then, your employees can simply go online and sign up – reducing your paperwork and administrative costs.



Offering health insurance is now more affordable. If you have fewer than 25 full-time employees, you may be able to get a tax credit to help make the cost of covering your employees more affordable. In 2013, the tax credit covers up to 35 percent of the cost of providing insurance. By 2014, the tax credit will increase to 50 percent – making it even more affordable to keep your employees healthy and productive.

Get More Details

Learn more about what the law means for you and your family at

HealthLawAnswers.org