

Health Care Reform and You



YOU'RE NO DOUBT HEARING LOTS OF TALK ABOUT THE NEW HEALTH CARE LAW AND CHANGES THAT ARE COMING. BUT AS AN EMPLOYEE OF A COMPANY THAT OFFERS HEALTH INSURANCE, WHAT DOES IT MEAN FOR YOU AND YOUR FAMILY?

HERE ARE A FEW THINGS THAT WILL BE HELPFUL TO KNOW AS YOU HEAR MORE ABOUT THE NEW LAW:

October

This is the day that Open Enrollment begins on the Health Insurance Marketplace for individuals who buy coverage on their own, and for some small businesses who will select a Marketplace plan for their employees.



If you elect to get health insurance through your employer, there is nothing you need to do on this date. You will get information as usual about when to sign up for your employer's health plan.

What's the Health Insurance Marketplace? And should I go there to buy health insurance?

This is an online platform for individuals/families and small business owners to shop for and purchase health insurance.

You're welcome to shop around at the Health Insurance Marketplace. But if you have access to what the government determines is "affordable health insurance" through your employer, you would likely NOT be eligible for cost assistance from the federal government.

And with the amount that your employer pays for your coverage and the benefits they put together for you, you probably have a better deal through your employer. But that's something you will have to determine.



So, will I access my health insurance differently?

No. Subscribing to health insurance through your employer and Blue Cross and Blue Shield of Nebraska affords you the opportunity to keep your coverage and use it the same way you have in the past.

What benefits will I see because of the health care law?

One of the benefits you may notice is health insurance companies will be required to cover pre-existing medical conditions. Beginning January 1, 2014, people may enroll in health care coverage regardless of health status, age, gender, or other factors that might predict the use of health services.

THE **BOTTOM LINE**, HOW DOES HEALTH CARE **REFORM** AFFECT ME?

At this time, the health care law does not have a drastic impact on employees of companies such as yours.

You may see some cost increases related to everyone helping foot the bill for implementation of the law. But for the most part, provisions of health care reform mostly impact small businesses and those who are looking for health insurance on their own.

If you have additional questions about health care reform, please contact your HR Representative.