

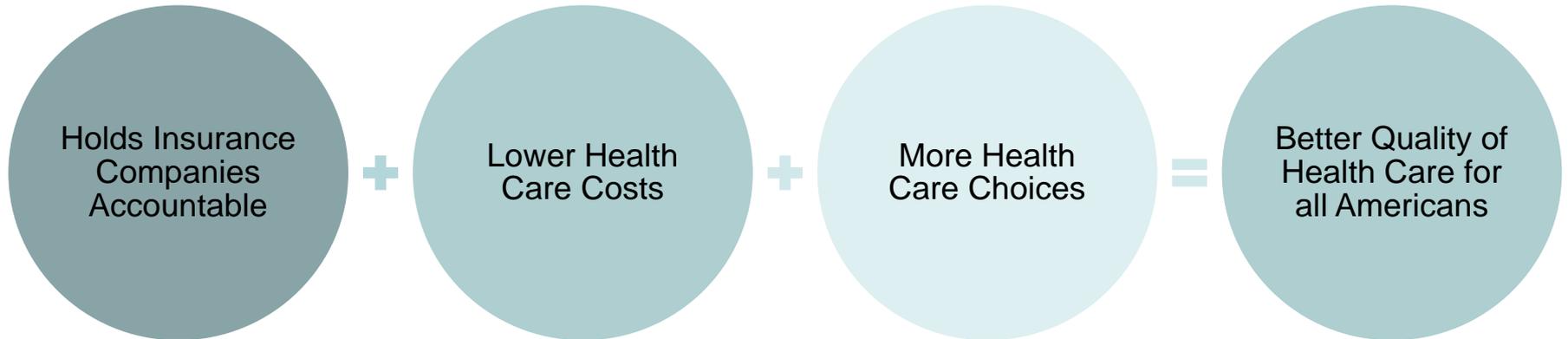
Health Care Forum For Small Businesses: Affordable Care Act Provisions

HealthCare.gov

Take health care into
your own hands



What are the Benefits of the Affordable Care Act?



What are the Immediate Benefits?

Early Retirees

- Temporary re-insurance program for employer health plans
- Coverage for early retirees
- Protects coverage while reducing premiums for employers & early retirees age 55-64

Uninsured with Pre-Existing Conditions

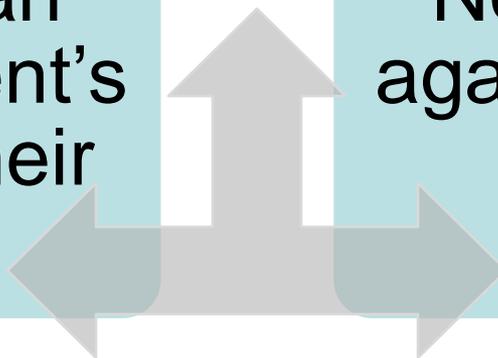
- Provides uninsured Americans with pre-existing conditions access to coverage.
- Insurance companies will no longer be able to deny coverage based on pre-existing conditions



What are the Immediate Benefits for my Family?

Young adults can stay on their parent's coverage until their 26th birthday

No discrimination against children with pre-existing conditions



Overview of the Affordable Care Act

Lowers Cost For America's Seniors

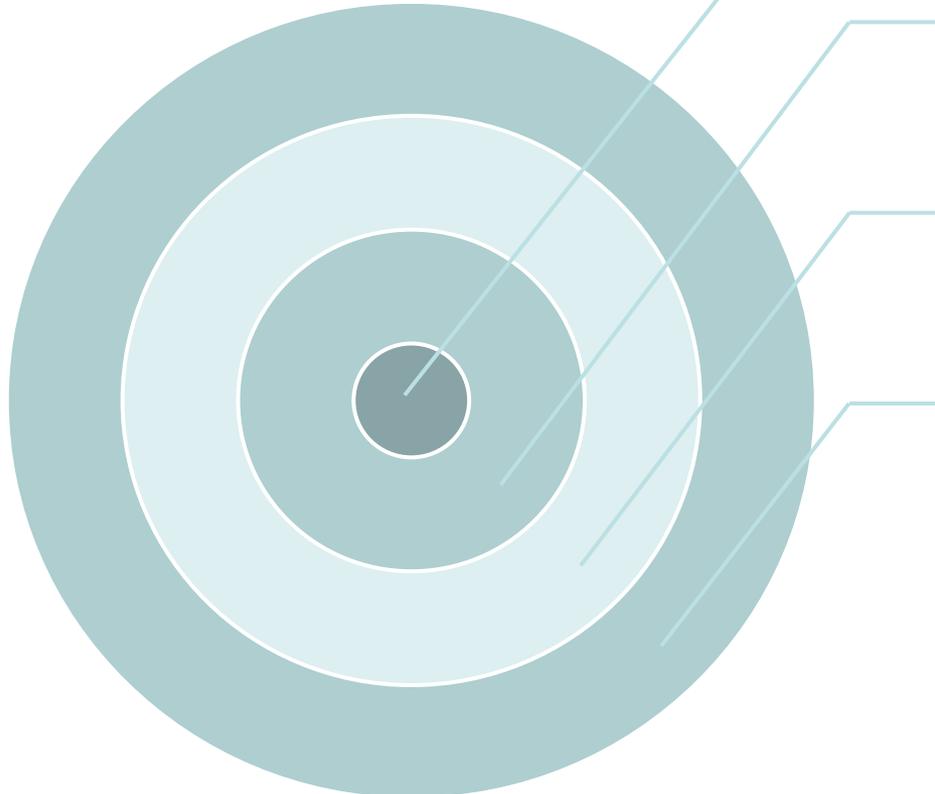


Thousands in savings by closing the Medicare "Donut Hole"

Beneficiaries who hit the donut hole will receive a \$250 rebate

A 50% discount on brand name drugs in the donut hole

The Act will completely close the donut hole for all prescription drugs by 2020



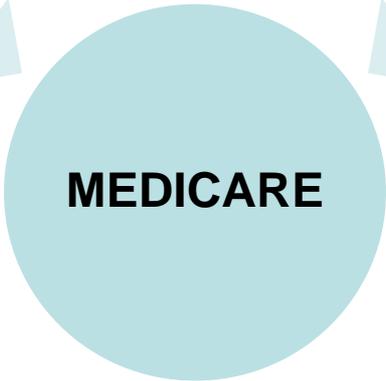
Medicare Information



Reduces unwarranted subsidies to insurance companies

Strengthens the financial health of Medicare

Preventive care for better health



What are the Benefits for Consumers?



No
Rescissions

No Lifetime
Limits on
Coverage

Tightly
Regulates
Annual
Limits on
Coverage

Protects
your Choice
of Doctors

Holding Insurance Companies Accountable



Bringing Down
Health Care
Premiums

Holding
Insurance
Companies
Accountable for
Unreasonable
Rate Hikes

Appealing
Insurance
Company
Decisions

Find Insurance Options

Learn About Prevention

Compare Care Quality

Understand the New Law

Information for You

Find Insurance Options

See which public, private and community programs meet your needs

This tool will grow over time.  Learn about how it will improve

▶ Let's get started. (Just two quick steps)

This tool will help you find the health insurance best suited to your needs, whether it's private insurance for individuals, families, and small businesses, or public programs that may work for you. It was created to help consumers under the health insurance reform law, the Affordable Care Act.

STEP 1 of 2 - Please Answer All Questions

Which state do you live in?

Maryland

Which best describes you?

(Select one.)

- Family / Children
- Healthy Individual
- Individual with Medical Condition
- Pregnant Woman
- Person with Disability
- Senior
- Young Adult (under 26)
- Small Employer / Self-Employed

Your privacy is protected. Read our [privacy policy](#).

NEXT

Our powerful insurance options finder is simple and easy to use. Just answer a few questions...

► OK. Based on your choices,
there are **7 options** you should look into:

Explore these options:

1.	Coverage for Young Adults Under Age 26	Learn More	If your parent's insurance offers dependent coverage, you may be eligible to be covered on their policy until age 26.
2.	Health Insurance Through Work	Learn More	You may be eligible for coverage through work – your job or your spouse's.
3.	Health Insurance Plans for Individuals & Families	Learn More	If you do not have job-based or other coverage, you may want to buy a policy from a private insurer.
4.	Pre-Existing Condition Insurance Plan (PCIP)/High Risk Pool	Learn More	You may qualify for a pre-existing condition insurance plan or a high risk pool, which helps people who have a hard time getting insurance find coverage.
5.	Medicaid	Learn More	Medicaid provides coverage for low income children, families, the elderly, and people with disabilities. Pregnant women may qualify with higher incomes.
6.	Finding Care You Can	Learn More	There may be local facilities that provide free or

... and the finder automatically sorts through a huge catalog of public and private coverage options to help you identify the ones that are right for you (with 3 billion potential personal scenarios supported).

What to Expect in 2014?

Prohibits insurance companies from refusing to sell coverage or renew policies based on individual's health status

Prohibits exclusion of coverage for treatments based on pre-existing health conditions

HealthCare.gov

Limits ability of insurance companies to charge higher rates due to health status, gender or other factors

Prohibits imposing annual limits



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[Find Insurance Options](#)

[Learn About Prevention](#)

[Compare Care Quality](#)

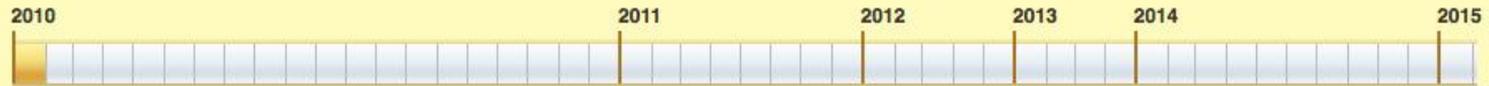
[Understand the New Law](#)

[Information for You](#)

[Introduction](#) | [What's Changing and When](#) | [About the Law](#) | [Initiatives](#)



Understanding the Affordable Care Act: What's Changing and When



INCREASING ACCESS TO AFFORDABLE CARE

The Affordable Care Act Becomes Law

March 23, 2010

On March 23, 2010, President Obama signed the Affordable Care Act. The law puts in place comprehensive health insurance reforms that will roll out over four years and beyond, with most changes taking place by 2014. Others have already begun. Use this timeline to learn about what's changing and when.

Changes to note:

- \$250 Medicare drug cost rebate
- Expanded coverage for young adults
- Small business tax credits



In addition, get the latest information about new benefits and resources provided by the Affordable Care Act.

How Does the Affordable Care Act Help Small Businesses?



Reducing costs
through tax credits



Providing more
leverage, better
options through state
based exchanges

Overview of the Affordable Care Act

Immediate
Tax Benefits

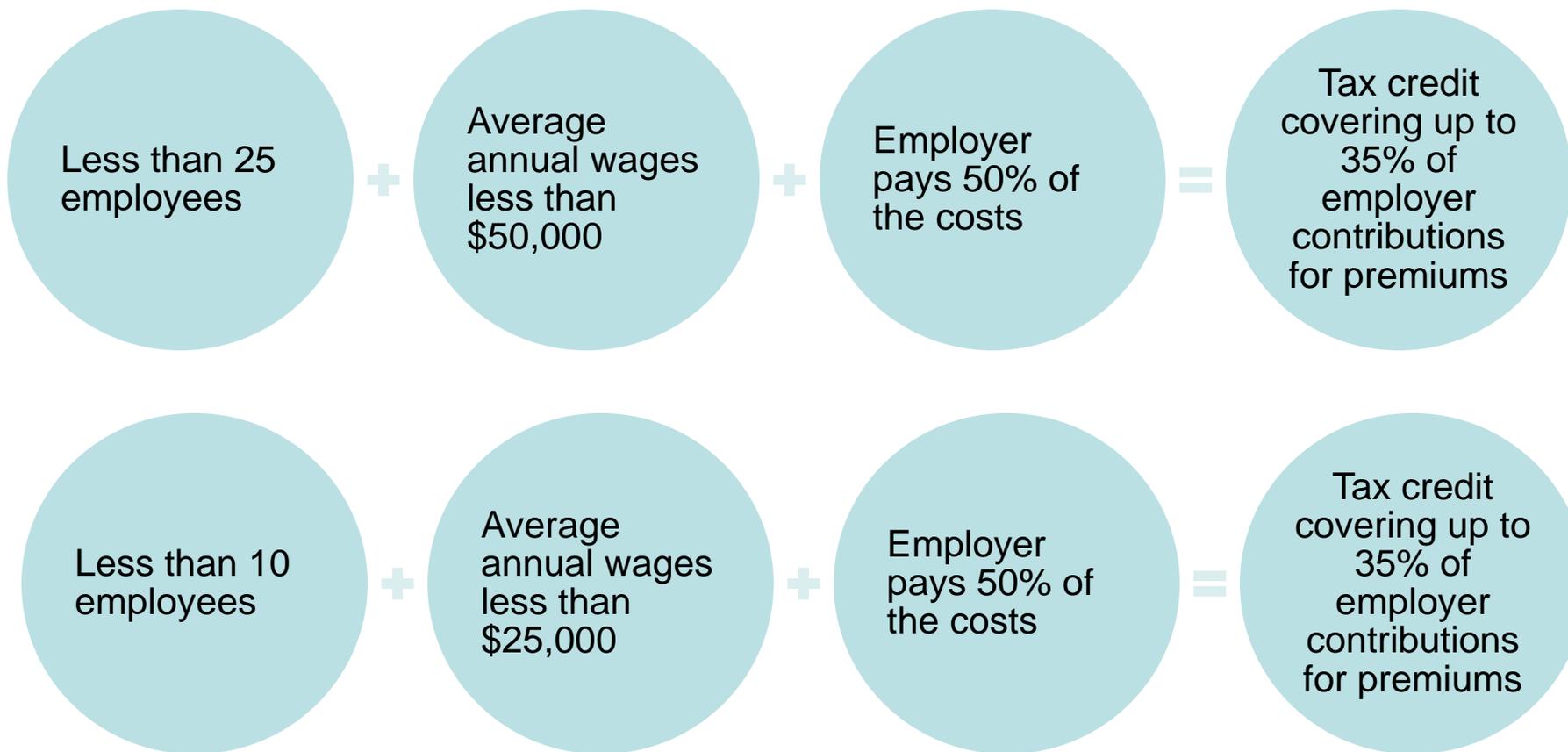
Insurance
reforms that
ends price
discrimination

Reduces
premiums in
the small
group market

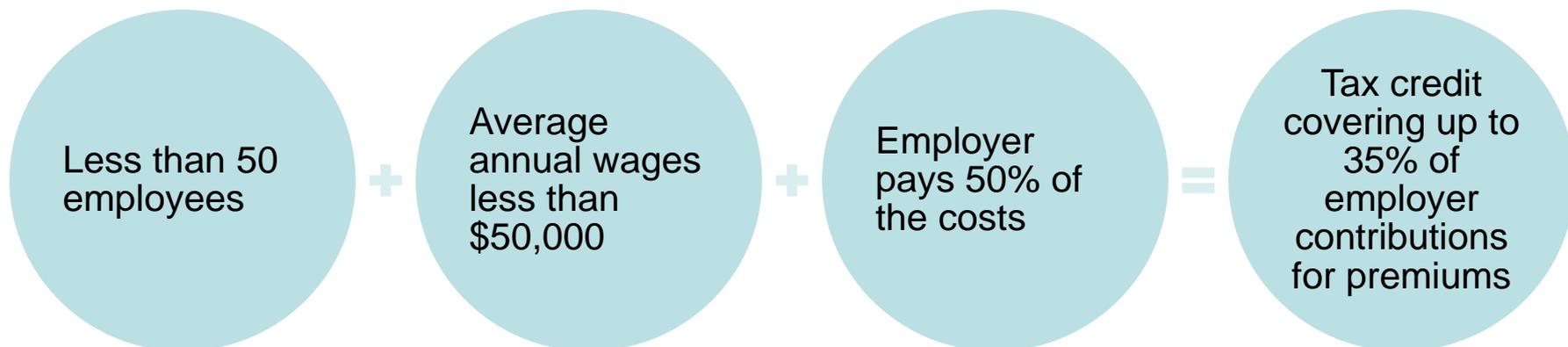
Reduces
Costs



Tax Credit Savings Examples for Small Businesses (Full Time Employees)

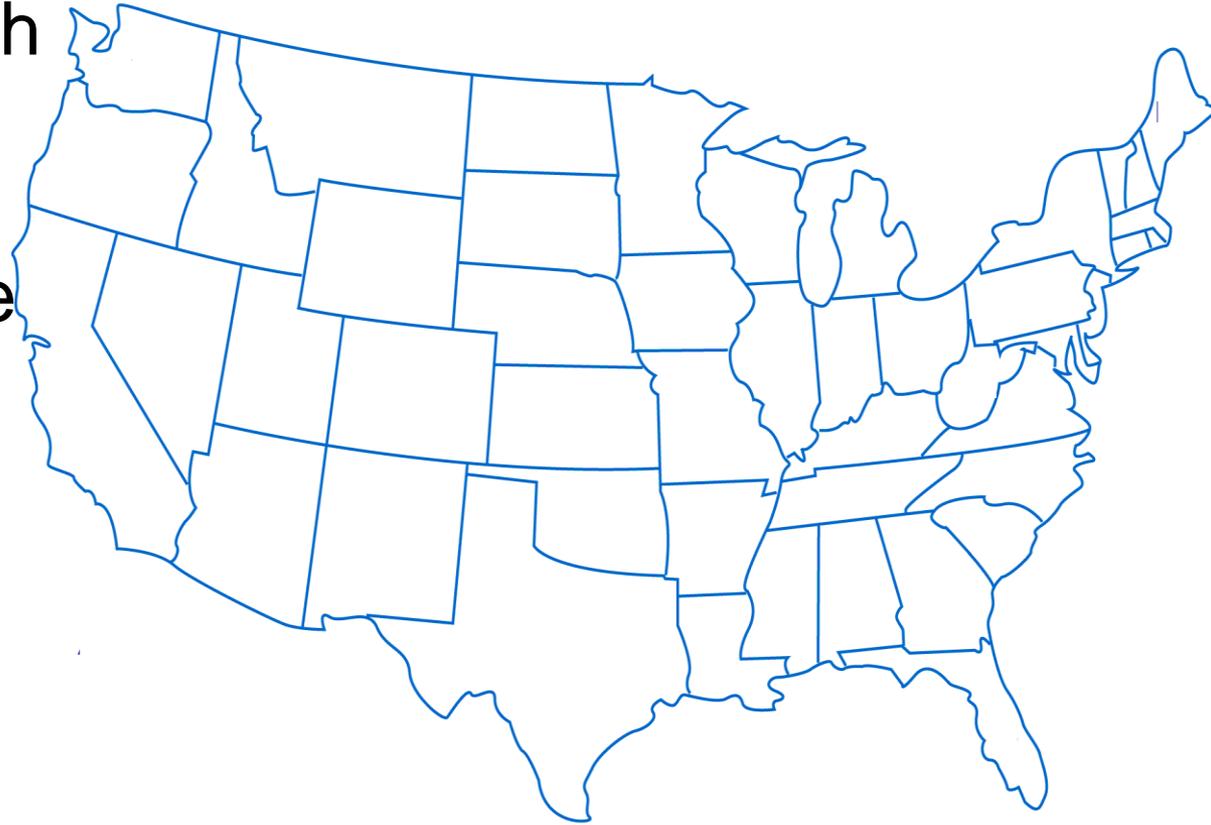


Tax Credit Savings Example for Small Businesses (Part Time Employees)



Health Care Exchanges

- State based health care exchanges
- Exchanges create competition
- Exchanges offer more choices



[Find Insurance Options](#)

[Learn About Prevention](#)

[Compare Care Quality](#)

[Understand the New Law](#)

[Information for You](#)

Explore your coverage options

Find out which private insurance plans, public programs and community services are available to you.

Pick Your State



GO

Your Health Care, Explained

Families with Children

[Individuals](#)

[People with Disabilities](#)

[Seniors](#)

[Young Adults](#)

[Employers](#)



[Find Your State Plan](#)

New Pre-Existing Condition Insurance Plan

Under the new law, people who have been denied coverage due to a pre-existing condition and who have been uninsured for at least six months may qualify to buy insurance. [Learn more](#)

IN FOCUS

Health Care Providers

The Affordable Care Act offers new resources and support for medical providers, helping them give patients more control over their health care. [Learn more](#)



TOP 5 THINGS TO KNOW



BLOG: YOUR HEALTH CARE



VIDEOS & CHATS



HealthCare.gov is a consumer website, through and through -- in look, feel, content, and user experience. It's all about you.