

How will Obamacare impact you?



The forthcoming health care changes are confusing and will impact all individual and businesses differently. The new Health Insurance Exchanges or Marketplaces have been created to provide an easy solution to shop for and purchase health insurance. Government subsidies are available for qualified individuals and small businesses.

Review the questions below to learn how you may be impacted and how your association's private health insurance exchange may help you through this process.

For Individuals

- ✓ Do you make less than \$94,000 in Household income? If so, you may qualify for a significant government subsidy.
- ✓ Do you report dependents on your tax return? The more dependents you have the greater the government subsidy.
- ✓ Did you know the government subsidies may be as large as 90% or more?
- ✓ Do you have access to a Private Health Exchange that also provides access to Government subsidized exchanges (now called marketplaces)?
- ✓ Did you know "open enrollment in the subsidized Public Exchanges begins this October 1, 2013?
- ✓ Did you know there is a \$95.00 fine if you do not buy health insurance in 2014?
- ✓ Do you have a pre-existing condition that has affected your ability to access health insurance? Private & Public Exchanges will be guarantee issue and there will be no health questions or pre-existing condition restrictions.

For Employers

- ✓ Did you know if you have an employer plan your employees will not be eligible for premium subsidies?
- ✓ Would it be more economical for you as an employer to purchase private coverage and cancel group coverage?
- ✓ Did you know if you cancel group coverage all employees making less than \$94,000 will be eligible for subsidies through the government exchanges.
- ✓ Did you know the Treasury Department delayed the employer mandate requiring firms of 51 employees or more to offer coverage until 2015? (50 employees or less there is no requirement to provide coverage)

For Everyone

- ✓ Do you have online access to getting quotes and enrolling?
- ✓ Is your broker certified with the Federal & State Public Exchanges?
- ✓ Do you have access to all the insurance carriers and physicians in your state?
- ✓ Do you have access to a toll free number to call someone to quote all plans in your state for your review?
- ✓ Have you advised your family or business associates to schedule a consultation this week with your "Certified Public Exchange Agent" for the October 1, 2013 Open Enrollment? Call toll-free NOW 855-533-1776.
- ✓ Did you know 30 million Americans and one in two individuals will be changing health insurers during the coming "Open Enrollment"
- ✓ Did you know you can access most plans through your association?

There will be a backlog of applicants; plan Now! Call toll-free 855-533-1776 for a free consultation and to learn more about the solutions available for you, your employers and your family or visit http://nationalaffinity.net/quote/national_grange/