Health Insurance Marketplace
Open Enrollment Begins
October 1, 2013

ACCESSIBLE, AFFORDABLE HEALTH INSURANCE IS CRITICAL FOR PREVENTING AND TREATING HEART DISEASE AND STROKE

Research has shown that people with healthcare coverage...

* Have greater access to primary care and preventative services
* Are more likely to take their medications to help control risk factors
* Are more likely to call 911 if they’re experiencing heart attack or stroke symptoms
* Generally have better health outcomes and are less likely to be

THE PROBLEM

48 Million

48 million Americans — including 7.3 million who have a history of heart disease or stroke — are currently without the health and financial security that insurance provides.

THE GOOD NEWS

After decades in which the number of people without health insurance has been increasing, we’ve an unprecedented opportunity to expand coverage for millions of Americans.

1 October
Health Insurance Marketplace goes live October 1, 2013

1 January
7 million by December 21, 2013
Enrollment deadline is January 1, 2014

31 March
Open Enrollment ends on March 31, 2014

THE HEALTH INSURANCE MARKETPLACE MAKES IT EASIER FOR PEOPLE WITHOUT HEALTH CARE COVERAGE TO LEARN ABOUT THEIR OPTIONS AND ENROLL IN A PLAN THAT MEETS THEIR NEEDS

The Health Insurance Marketplace provides a single location where individuals without insurance and small businesses can shop for private health insurance that fits their budget.

Making Health Insurance Affordable

To help make coverage more affordable, a new kind of tax credit — known as the Health Insurance Premium Tax Credit — will be available to most consumers who are uninsured who use the Health Insurance Marketplace.

Consumers will be able to see what their premiums, deductibles, and out-of-pocket costs would be under various plans to make apples-to-apples comparisons of their different options before enrolling.

Eligibility Based On:

INCOME
FAMILY SIZE

How To Apply

People will be able to shop, apply for, and enroll in coverage in a variety of ways. They can shop and apply online through the Marketplace website, call the toll-free number 1-800-318-2595, or get in-person assistance.

Visit www.healthcare.gov to learn more and get started today. The application and website is also available in Spanish and the toll-free number will provide assistance in 150 additional languages.

Know Your Rights As of January 1st, 2014

PRE-EXISTING CONDITIONS
You cannot be denied coverage due to a pre-existing medical condition, such as heart attack, stroke, or high blood pressure.

HEALTH STATUS & GENDER EQUALITY
You cannot be charged higher premiums because of your health status or gender.

ESSENTIAL BENEFITS
Plan must now cover a comprehensive set of essential benefits, including emergency services, hospitalization, primary and specialty care, mental health and addiction care.

PREVENTATIVE SERVICES
Most plans must now provide preventative services, such as cholesterol screenings, without visit to the doctor, and counseling to quit smoking at no additional charge to you.

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