



Health Care Law & You

How to get the most out of your health care dollars



What's Ahead in 2014?

The new health care law requires that you have health insurance beginning January 1, 2014. On October 1, 2013, you will be able to visit online websites that can help you choose the right health insurance coverage for you and your family. For example, AmeriHealth New Jersey will have an easy-to-use website that will help you compare and buy your health plan.

Health Care Timeline

October 1, 2013

Open enrollment begins. Open enrollment is the specific period each year when people like you can purchase health insurance.

January 1, 2014

First day new coverage can begin. People that do not have coverage after this date may be subject to a penalty.

March 31, 2014

Open enrollment for new health plans ends.



If you experience a life event change, you will be able to apply for individual coverage after March 31, 2014. You will need to complete your application within 60 days of your life event.

Examples of life event changes are:

- given birth to a baby
- moved to a different state
- lose your health care coverage from your employer
- become eligible for different products due to changes in your income

Five Key Parts of the New Health Care Law

The new health care law affects everything from who is eligible for health insurance coverage to how much you will pay and the type of benefits you will receive.

- **Individual mandate.**

Most people are required to buy health insurance or pay a penalty.

- **Help with costs.**

If you have difficulty paying for health care, you may be eligible for help from the government to pay for some or all of your health expenses. Many people who buy their own health insurance will qualify for tax credits or subsidies to help pay for their health plan premiums and their cost-sharing fees (deductible, copayments and coinsurance). That includes many people who receive no government assistance now.

- **Full-time Hours.**

Employers with more than 50 employees are required to provide health insurance coverage to full-time employees or face a fine.

Employees must work at least 30 hours per week to be considered full-time.

- **Guaranteed coverage.**

You can enroll in a health plan even if you have serious and expensive health problems. You will not pay more because of your health problems.

- **Core health benefits.**

Health plans are required to offer a core set of essential health benefits in all of their individual and small group health plan offerings. If you have no health plan today, or if you have limited coverage, you will have greater access to preventive care and medical services under the health care law.

The new health care law makes health insurance more available and expands benefits for many Americans. It also makes it possible for many people who are currently uninsured to get health insurance. Some key parts of the law go into effect in 2014.

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The guide is not intended to provide legal and/or tax advice.

What Health Benefits Your Plan Will Include

In 2014, all health plans offered to people that purchase their own health insurance and small businesses (2-50 employees) must include a core set of essential health benefits.

There are no lifetime limits on the amount your health plan spends on these core services for you and your family. Essential health benefits include these ten categories of services:

In 2014, all **health plans** offered to people who purchase their own health insurance and small businesses (2-50 employees) must include a core set of **essential health benefits**.

There are no annual lifetime limits on the amount your **health plan** spends on these core services for you and your family. **Essential health benefits** include these ten categories of services:

Essential Health Benefit	Example
 Preventive, wellness and disease management services	Physical, flu shot, gynecological exam, birth control
 Emergency care	Treatment for broken bones, heart attacks and more at a hospital emergency room
 Ambulatory services	Minor surgeries, blood tests, X-rays
 Hospitalization	Treatment at a hospital for a condition that requires you to stay overnight or multiple days
 Maternity and newborn services	Care through the course of a pregnancy, delivery of the baby and checkups after the baby is born
 Pediatric services, including dental and vision	Well visits, shots to prevent serious health conditions, teeth cleanings, braces, exams, glasses and contact lenses

Essential Health Benefit

Example



Prescription drugs

High blood pressure medicine, insulin, antibiotics, birth control pills



Laboratory services

Blood test



Mental health and substance abuse services, including behavioral health treatment

Getting help to deal with conditions like depression, alcohol abuse, and drug abuse



Rehabilitation and habilitation services

Physical therapy, speech therapy, occupational therapy

In addition, insurers will cover 100 percent of the cost of many **preventive services**, such as wellness visits, immunizations, screenings for cancer, and other diseases. That means you will not pay any **deductible, copayments, or coinsurance** for many preventative services that can help you stay healthy.

Why are immunizations and screenings important?

Immunizations can keep you and your children from getting common diseases. Health screenings and tests can help your doctor diagnose cancer, high blood pressure, and other serious diseases early, when they are easier and less expensive to treat. Preventive services may help you avoid health problems and may even save your life. If you stay healthy and treat health problems early, you may avoid costly medical services in the future.

Need Help? Check Out These Resources

Federal government website: healthcare.gov

**New Jersey Department of Banking and Insurance's website:
<http://www.state.nj.us/dobi/index.html>**

AmeriHealth New Jersey: amerihealthnj.com or 1-888-879-5331



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