



**The Affordable Care Act and YOU - How Alabama's  
Health Insurance Marketplace Will Work**

The Affordable Care Act was signed into law on March 23, 2010, and was reaffirmed by the Supreme Court in June 2012. Key parts of the health care law will take effect in 2014. There will be a new way to shop for and purchase health insurance: the Health Insurance Marketplace. The Marketplace is designed to help you find health insurance that is right for you and your family and that fits your budget, in a much easier way than before.

You may have seen on the news that Alabama decided not to develop a statewide insurance “exchange” or marketplace. Our state will be a part of the federally facilitated Marketplace, so you will still have the opportunity to purchase insurance in this new way.

When you shop at the Marketplace, all of the information you need will be available. All of your costs are stated up front, so before you make a choice, you should be able to see what you are going to get for your money. The law gives you and your family new protections. Health insurance companies cannot refuse to cover you or charge you more just because you have a chronic or pre-existing condition. They also cannot charge women more than men.

Even working families will be able to get help through the Marketplace. Starting in October, you will be able to go onto a website, and get information about all the plans available in your area. You will be able to enroll yourself through the website, or call a toll-free phone hotline. If you are not sure about some of the options presented, a helper, also called a Navigator, will be available to assist you. The Navigators are people here in Alabama who are not associated with any insurance plan, and who do not work for a commission. They will be trained to help you understand the choices available, and the help they provide will be unbiased, and at no cost to you.



Coverage from the Marketplace will start in January 2014. So what can you do now to prepare for enrollment in the Health Insurance Marketplace? Here are a few quick tips to think about in the coming months:

1. **Learn about the different types of health insurance.** This will help prepare you to choose a health plan that gives you the right balance of coverage and costs.
2. **Make a list of questions that you have long before it is time to actually choose your health plan.** Some examples: “Is our pediatrician a provider on this plan?” or “Will this plan allow us to continue to get our child’s medical equipment from the same provider?”
3. **Make sure you understand how insurance works, including deductibles, out-of-pocket maximums, copayments, etc.** These are details that you will want to consider as you compare various plans. You may want to collect some information on what some of these terms mean.
4. **Start gathering basic information about your household income.** Many people will qualify to get a break on costs, and you will need income information to find out how much of a break you are eligible for.
5. **Set your budget.** There will be different types of health plans to meet a variety of needs and a variety of budgets.
6. **Find out from your employer whether they plan to offer health insurance, especially if you work for a small business.**
7. **Explore current options.** Some parts of the law have already gone into effect, and you might be eligible for coverage through existing programs.
8. **Contact Family Voices and the Family to Family Health Information Center if you have questions about how your family can utilize the new Health Insurance Marketplace.**

For more information, please visit [www.Healthcare.gov](http://www.Healthcare.gov)

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