



Health Care Reform **and You**

Your guide to understanding
the new health care law.



Horizon Blue Cross Blue Shield of New Jersey



What Health Care Reform Means to You

The new health care reform law requires everyone to have health insurance beginning in 2014. If you don't already have health insurance, you may be required by law to have it. You may be eligible for money to help you pay for health insurance. Health insurance helps you get the care you need, and can help protect your finances in the event of serious illness.

What is the health care law?

1 The Patient Protection and Affordable Care Act (PPACA) became law in 2010. The health care law requires most people to have health insurance beginning in 2014. Whether you're healthy or have a health condition, you cannot be denied coverage and the amount you pay for coverage won't be based on your health status.

2 The law requires that certain benefits, including wellness visits, vaccines, cancer screenings, maternity care, prescription drugs and other services, be covered under your insurance plan.

3 You'll be able to select health insurance through the Health Insurance Marketplace. The Marketplace will allow you to compare health plans and costs, and to choose the health insurance that is right for you.





The Health Insurance Marketplace

Starting in October 2013, buying health insurance will be like shopping for food, clothes or other items. When you shop for everyday items, you go to a store or a website. You compare the available products and then choose the ones that are best for you.

To buy health coverage, you'll soon:

- Go to the Health Insurance Marketplace.
- Compare the insurance plans offered.
- Choose the plan that's best for you.
- Find out if you are eligible for assistance to pay for health insurance.





What do you need to do?

The federal government is currently working with the states to set up the Health Insurance Marketplace. You can get ready for enrollment through the Marketplace by following these steps:

- **Find out from your employer if they will offer health insurance.** More small businesses will be able to offer health insurance to employees.
- **Gather information about your household income.** You'll need it to find out how much assistance you may be eligible for.
- **Set your budget.** There will be many plans to meet a variety of needs and budgets. Knowing your budget can help you narrow down the choices.

For more information about getting ready for enrollment, visit healthcare.gov.





We can help.

More people in New Jersey choose Horizon Blue Cross Blue Shield of New Jersey than any other insurer for their health insurance needs. You can trust Horizon BCBSNJ to guide you through the new Health Insurance Marketplace and help you find the right coverage for you and your family.

To receive updates and important information, go to HorizonBlue.com/reform-guide. You'll receive the help you need to navigate the new Health Insurance Marketplace.





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