What Does National Health Care Reform Mean for You?
National health care reform offers more opportunities for individuals, families, and small businesses to save on the cost of health insurance.

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What is national health care reform?

National health reform, or the Affordable Care Act (ACA), is a new law designed to improve access to health insurance for millions of people – many of whom do not have insurance now. This landmark law requires all residents to have health insurance that meets certain standards. To help individuals satisfy this requirement, the law provides low-cost and no-cost health insurance options for those who qualify.

National health reform also removes many of the barriers to buying health insurance that previously existed for individuals and small businesses. Now more people than ever before can buy affordable health insurance – even those who are sick, unable to pay, or are in between jobs.

The national health reform law encourages states to establish health insurance Marketplaces, with tools that enable individuals, families, and small businesses to find, compare, and buy insurance plans more easily. And people can visit the Marketplace to find out if they qualify for help to reduce the cost of insurance.

**Health Insurance Marketplace:** An online shopping site where you can compare health and dental insurance plans – and choose the one that’s right for you!
With national health reform, the Massachusetts Health Connector now offers more ways to get you covered so you can stay healthy.
How does health reform affect you?

In 2006, Massachusetts led the nation in enacting comprehensive health care reform. Massachusetts established the Health Connector, a state-based health insurance Marketplace, to help make shopping for affordable health insurance easier for more people. Today 250,000 Massachusetts residents get health insurance through the Health Connector, and our state has the highest rate of health insurance coverage in the country.

National health reform builds on the Massachusetts experience. It affirms much of what is already in place here—such as the requirement for most adults to have health insurance meeting certain coverage standards, subsidies to help low- and middle-income people afford health insurance, and a health insurance Marketplace to help people buy insurance. Those things are here to stay.

National health reform provides more opportunities for saving on the costs of health and dental insurance than ever before— for individuals, families, and small businesses in Massachusetts.
National health reform means better benefits

- **Health plans must offer free preventive care**, including well visits, flu shots, and screenings for many diseases such as cancer and diabetes.

- **There cannot be any lifetime limits** on health insurance. This means your plan can’t tell you that there is a limit on what they’ll pay for covered services.

- **Many Medicare enrollees will pay less in out-of-pocket costs for prescription drugs.** This is especially good news for people with chronic conditions, such as diabetes and high blood pressure, who may need to take medication every day for many years.

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**Massachusetts 2013:** Highest rate of insurance coverage in the country

**Massachusetts 2014:** More people have more choices for insurance and savings
Individuals and families: New ways to make insurance more affordable

Starting on October 1st, 2013, through the new Health Connector website, MAhealthconnector.org, you can find out right away if you qualify for different programs that make health and dental insurance more affordable.

Visit the Massachusetts Health Connector at MAhealthconnector.org to find out how you can save on health insurance!
Here are some exciting new changes:

- **MassHealth, Massachusetts’ Medicaid program, offers no-cost or low-cost insurance to more people than ever before.**
  For example, if you have a family of four people, and you earn up to $31,000 a year, you may qualify for MassHealth.

- **New tax credits** can help you pay for health insurance premiums. If you buy through the Health Connector, you’ll find out if you qualify right away. You can have the credits paid directly to your insurance company every month and have lower monthly premiums.
  For example, if you are single and you earn less than $46,000, you may qualify for tax credits.

- **New cost sharing reductions** will lower the amount that you have to pay for deductibles, coinsurance, and copays. Cost sharing reductions are available to some Health Connector members through ConnectorCare plans. If you qualify, you will save on your monthly premium – and pay less when you go to the doctor.

The state is making extra savings possible by offering ConnectorCare plans for some people. ConnectorCare plans have lower monthly premiums and lower out-of-pocket costs.
Small businesses: New ways to make health insurance more affordable

Employers can get up to a 50% federal tax credit when they buy health insurance through the Health Connector if they:

- have 25 or fewer full-time employees, and
- pay average annual wages below $50,000, and
- pay at least half of the premiums for employee health insurance.
Special rebates for healthy workplaces:

In addition to federal tax credits, small businesses that purchase insurance through the Health Connector can also get a **15% rebate** if they have 25 or fewer employees and participate in the Health Connector’s small business wellness program, Wellness Track.

You can keep using your broker!

Employers who use a licensed insurance broker to advise them about health and dental insurance can continue to do so. The Health Connector is pleased to partner with brokers to provide our products and services to small businesses in Massachusetts.

Questions? Go to MAhealthconnector.org.
The Health Connector is your trusted source for up-to-date information.

If you have any questions about the changes coming as a result of national health care reform – or need objective, timely, and easy-to-understand information:

- Visit MAhealthconnector.org.
- Call 1-877 MA ENROLL (1-877-623-6765) or TTY 1-877-623-7773 to learn more. We’re here Monday to Friday, 8:00 a.m. to 6:00 p.m.