

START



Find Your Way Around
Health Care

What the Health Care Law Means for People Under 65

There's a lot to learn about the health care law. If you are under 65 and have insurance, the law has new benefits and protections so you have the confidence you're in control of your health care. If you are uninsured, there is a new way to get health coverage for you and your family.

Creates a new way to shop for health insurance

- **The Health Insurance Marketplace makes it easier to compare health plans.** If you don't have insurance, you can find a plan that works for you and your family in the Health Insurance Marketplace in your state. All plans are listed in one place, so you can make apples-to-apples comparisons of benefits and prices. All plans are required to describe what's included in simple language, so there's no guesswork about what's covered.
- **Help is available every step of the way.** You can get your questions answered about finding a plan or completing the application in person, by phone or online.
- **Health plans must cover the essentials.** Plans offered in the Marketplace are required to cover important benefits, like doctor visits, hospitalization, emergency care, prescriptions and more.
- **Everyone needs coverage.** Starting in 2014, you'll be required to have health coverage. If you don't you may have to pay a penalty. There are some exceptions, including people with a very low income.

Financial help is available

- **There's financial help to pay for health insurance.** Depending on your income, you may be able to get financial help to cover some of the cost for the health insurance you purchase through the Health Insurance Marketplace.

Insurance plans are improved

- **Your coverage is protected.** Insurance companies can no longer deny you coverage, even if you have a pre-existing condition like diabetes, high-blood pressure or cancer. Health insurance companies can't cut off your coverage or cancel your plan just because you get sick or injured.
- **Your plan can't put dollar limits on your care.** In the past, health plans could place dollar limits on the care they would cover in a year or over your lifetime. Now, there are no more dollar limits on your covered care.
- **Get more preventive care.** Diabetes and cholesterol screenings, mammograms and even flu shots are all covered. So you can catch the little things before they turn into bigger problems.
- **Young adults can stay on their parents' family plan.** If you have children, they can stay on your family health insurance plan until they turn 26. Even if your child is in school, living away from home or married, as long as they are under age 26, they can stay covered.

It's time to learn more about the health care law.
Go to www.HealthLawAnswers.org