

# FREQUENTLY ASKED QUESTIONS?

## 1. I cannot afford health insurance. Will the new law help?

Maybe. If you are single and earn between \$14,000 and \$35,000, you may get government help to pay for your health plan. You can apply for help if you cannot get a health plan from your employer. How much help you get depends on your income and the cost of your health plan.

## 2. Will the new law cost me more?

It depends on what kind of health coverage you have right now. However, starting in 2013, people who make more than \$200,000 (and couples who make more than \$250,000) will pay about one percent more in Medicare taxes. They'll also pay an extra 3.8 percent in income taxes. While this sounds like a lot, it affects a small number of people.

## 3. Who pays for the extra screenings and other benefits included in the new law?

In many cases, your employer pays. By finding things like cancer and diabetes earlier through preventive screenings, the hope is that people will stay healthier – and avoid more costly health care services later. However, it is possible that more costs will be passed along through premium increases.

## 4. Will health coverage be required?

Beginning in 2014, people who do not buy health insurance will be subject to fines. There are exceptions. Some people may be exempt for religious reasons from the requirement to buy health coverage. And if you cannot afford a health plan, you may not have to pay a fine. If you are single and earn between \$14,000 and \$35,000, you may get government help if you can't get a health plan through your employer.

How much help you get depends on your income and the cost of your plan. In general, however, anyone without a health plan will be fined about \$95 a year beginning in 2014. The fine goes up to \$325 a year in 2015, and up to \$695 a year in 2016.

## 5. Can I still get health insurance for my children?

Yes. Before health care reform, college graduates were usually not eligible for their parents' health plan. But, beginning with new plans or renewing plans effective on or after Sept. 23, 2010, the law lets children up to age 26 stay on their parents' plan.

## 6. What about people who cannot get health coverage because of a pre-existing condition?

Beginning with new plans or renewing plans effective on or after September 23, 2010, plans will not be able to apply pre-existing conditions limits to anyone under the age of 19. In 2014, this new rule will apply to everyone. Until then, people older than 19 who have not had health coverage for six months and have a pre-existing medical condition may be able to get a health plan through the pre-existing condition insurance plan.